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# LESLIE'S WEEKLY



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TWO COPIES RECEIVED.

"STARVING, NAKED CUBA!"—An Appalling Situation Graphically Described by Our Special Correspondent in Havana.—[See Page 215.]



JACK AT THE GUN.

TUNE : "Yankee Doodle."

A Yankee ship with Yankee tars  
Can cruise the whole creation,  
And proudly show the stripes and stars  
To every other nation.

Jack can calmly smoke his pipe,  
Waiting for the fun, sir;  
But when the time for action's ripe,—  
Well, Jack is at his gun, sir!

## LESLIE'S WEEKLY.

ARELL PUBLISHING COMPANY, Publishers and Proprietors,  
No. 110 Fifth Avenue, New York.

APRIL 7, 1898.

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SPECIAL CORRESPONDENCE.

LESLIE'S WEEKLY desires to be in communication with representative newspaper men in every part of the United States and of the world, those who would be willing to furnish special information regarding matters of special interest in their respective localities whenever it might be required. The editor will be glad to receive communications on this subject from responsible persons.

WANTED: Copies of *Leslie's Weekly* of the issue of January 7th, 1897, to complete file-list. 25c. will be paid per copy. Address: LESLIE'S WEEKLY, 110 Fifth Avenue, New York City.

### A Chance for Commercial Travelers.

No experiences in every-day life are more interesting than those of the commercial traveler. The "drummer," as he is sometimes called, is the best of story-tellers, and his most interesting narratives concern his own varied experiences. LESLIE'S WEEKLY would like to print some of the most interesting personal reminiscences of the American commercial traveler, and to that end it offers a prize of fifty dollars for the best story, sketch, experience, or reminiscence from one hundred to five hundred words long, and one hundred dollars for the best story from five hundred to two thousand words long. The stories submitted must relate to actual experiences. LESLIE'S WEEKLY is to have the privilege of using all the articles submitted in the competition without any other than the prize payment, unless stamps are inclosed for the return of manuscripts. The competition is limited to a period extending to the 1st of June next, and the award of the prizes will be made by the literary editor of this paper. Communications should simply be addressed to the Editor, LESLIE'S WEEKLY, 110 Fifth Avenue, New York City.

### Why Cuba Must Be Free.

PROFESSOR JOHN FISKE'S strictures on the Mediævalism of Spain's method of governing her dependencies have been well supplemented by the Hon. Chauncey M. Depew's vigorously expressed views on the same subject. In his brilliant and patriotic address at the recent banquet of the Empire State society of the Sons of the American Revolution, Mr. Depew called attention as follows to a significant historic fact: "One Power alone, in Europe, sympathized with Lord North and George III. in their attack upon the rights of the American people; one Power alone of Europe held off till the last—until long after Great Britain herself had acted—in the recognition of the independence of the United States. The Power was Spain!"

The reason for Spain's reluctance in this matter, Mr. Depew stated, was her fear that the example of the American Revolution would spread to her own colonies, which at that time comprised a vast portion of the American hemisphere. Taking counsel of this fear, she so acted as to bring about the very results she dreaded and aimed to avert. Great Britain learned the lesson of the American Revolution and so liberalized her governmental policy that she bound her colonies thereafter more closely to her, and to-day they encircle the globe. Spain, on the other hand, clung persistently to her Mediæval ideas of ruling, and by her tyranny and rapacity irritated her progressive colonies into rebellion, and eventually was stripped of nearly all her colonial possessions.

It would naturally be supposed that a nation which, through misrule, had lost great colonies, suffered the humiliations of defeat, and been reduced from the rank of foremost to the level of least important among nations, would have learned something from experience. But Spain has maintained until this very day the same old attitude toward her few remaining colonies. The Spanish mind is as narrow and the Spanish spirit as unprogressive as it was over 100 years ago. Up to the closing years of the nineteenth century Spain has pursued her ancient, but not honorable, practices in Cuba, Porto Rico, and the Philippine Islands. As Mr. Depew showed, she has plundered and oppressed them.

Intolerable misgovernment having driven the Cubans and the Philippine Islanders into revolt, she has striven to coerce them into submission by the most savage modes of warfare. Her course in dealing with the reconcentrados in Cuba has been so barbarous and inhuman as to shock the civilized world and arouse a growing demand for armed intervention in that island by the United States. That the United States should heed this demand, every dictate of humanity declares. Spain of herself is incapable of giving her subjects good government, because her rulers cannot even comprehend the meaning of the term. The plan of autonomy they have granted to the Cubans, at the suggestion of the United States, turns out to be in itself a sham,

## LESLIE'S WEEKLY.

APRIL 7, 1898.

### Awful! Awful!

THE appalling condition of the starving people of Cuba is presented in a thrilling letter from our special correspondent, which appears in this issue. His vivid description is intensified by the photographs taken by J. C. Hemment, our special correspondent, which are also produced in LESLIE'S WEEKLY this week.

Never before in this century has such an awful picture of widespread misery been presented. Is it remarkable that our people cry out, as if with one voice, for the liberation of Cuba from Spanish domination? We can trust the President and Congress to act with caution. But when they strike the blow it should be struck with such strength and quickness that it will be, at once, effective.

### The Plain Truth.

THE cruiser *Abrouall*, bought by the United States from Brazil, has, most appropriately, been re-named the *Albany*, in honor of the capital of the Empire State. In view of the many competitors for this compliment, the recognition awarded to Albany is the more gratifying to its residents and to every citizen of the commonwealth. Nevertheless, no city in the United States was more deserving of the honor. Albany is one of the oldest and most historic cities of this country. Notable events are associated with its name. Numbers of eminent men were born in its limits and more have made it the arena of important activities. It contains some of the best blood that this country can boast of, many of its inhabitants being descendants of the famous early Dutch settlers, whose influence in making the State and the nation what they are was profound and far-reaching. As the capital of the leading State of the Union, it is almost the chief centre of the political movements of the entire nation. Its magnificent \$25,000,000 capitol building has given it architectural fame throughout the world.

The American people have hitherto cherished the greatest confidence in the intelligence and sense of honor of the officers of the army and the navy. This being so, the stinging rebuke administered by Secretary of the Navy Long to Captain Louis Kempf and the other officers of the court-martial which recently acquitted Lieutenant-Commander Charles A. Adams of the charge of drunkenness has come upon the country like a shock. No language could more severely characterize the dereliction of the officers concerned than the following words in the Secretary's indorsement on the court-martial's finding: "The department is compelled to express its simple astonishment that any court of officers should be found, a majority of whom, at least, should exhibit such evidence of their incapacity or disregard of duty as to acquit Adams of a charge so thoroughly and completely proven." Secretary Long justly remarks that "such a result tends greatly to injure the discipline of the service and to impair all confidence in courts-martial." *Esprit de corps* is very essential to the efficiency of an army or a navy, but it is carried too far when it impels officers sworn to defend the nation's honor to deliver judgments of acquittal in cases of gross misconduct.

No better evidence of Governor Black's integrity of purpose and conscientious regard for the public welfare could be sought than is revealed by the care with which he has selected the commission to investigate the \$9,000,000 canal expenditure in this State. The commission is made up of four Republicans—George Clinton, of Buffalo, grandson of the founder of the canal; Darwin R. James, of Brooklyn, and Frank Brainerd, of New York, both members of the Produce Exchange; William McEchron, a prominent lumber man of Glen's Falls; and three Democrats—the Hon. Smith M. Weed, one of the representative business men of northern New York; ex-Mayor Franklin Edison, of New York City; and A. Foster Higgins, of the New York Chamber of Commerce. Governor Black's critics who found fault with his failure to appoint this commission the moment the bill was passed owe him an apology, in view of the fact that is now disclosed, that he had great difficulty in securing the services of men of the highest class. A number of eminent New Yorkers, including ex-Judges Charles Andrews and Francis M. Fitch, and ex-Postmaster-General Bissell, of Buffalo, were invited to serve on the commission, but found it impossible to accept. Governor Black persisted in his effort to secure the strongest possible commission, and has succeeded even beyond the expectations of the public. The gentlemen are of the highest standing, and no one dare question their fidelity to the public interest. Their report, therefore, will be accepted as one of decisive import.

The citizens of the greater New York have brought their plans nearly to perfection for celebrating the anniversary of Charter Day, May 4th, which day, for 1898 only, the Legislature has made a legal holiday, to commemorate the birth of greater New York. The conception of popular movements to celebrate Charter Day is credited to Colonel John J. Garnett, one of the most dashing artillery officers and barricade commanders of the late Confederacy. The chairman of the general committee of citizens in charge of the celebration is Mr. William D'H. Washington, who, by a strange coincidence, through both parents in another ancestor is lineally descended from the father of George Washington. The executive committee of the celebration committee is composed largely of the most distinguished citizens of the métropole. The honorary president of this committee of citizens is Mayor Van Wyck; the vice-president is the Hon. Robert B. Roosevelt, and the treasurer is Richard Delafield, vice-president of the National Park Bank. The finance committee is presided over by Mr. Charles R. Flint. The plan of the celebration comprehends three days—May 3d, 4th, and 5th. The features are a maritime parade with illuminations and fireworks in the evening, a naval parade evolution, a sea-men's regatta in the day-time, a military parade, and a civic parade. Besides these chief features, there will be a banquet, a ball, public meetings, and musical and allegorical entertainments, to be given under the auspices of the celebration committees in both New York and Brooklyn, which will be entitled "From New Amsterdam to the Greater New York."

### The Best of All.

OF all the illustrated papers LESLIE'S WEEKLY did the best in illustrating the *Maine* disaster. LESLIE'S picture of the explosion showed a ship really blowing up, and not a man-of-war disintegrating in a quiet manner so as not to spoil the artist's idea of how a ship should really look.—*New York Press*, March 20th.



—THE most stirring speech on Cuba that the Senate has heard of late was delivered by Senator Proctor, of Vermont, in response to the request of his colleagues. He gave an account of what he had recently seen in Cuba, and it proved to be most startling. Mr. Proctor's Cuban trip was entirely unofficial and of his own motion, and he is personally responsible for the appalling statements given in his informal report. No exaggeration would be possible of the horrors he depicts. Over 200,000 people—men, women, and children—have starved to death as a result of the relentless execution of General Weyler's concentration order, and as many more are reduced to a state of disease and misery from which it is now too late to rescue them. "It is not peace, nor is it war: it is desolation and distress, misery and starvation," declared Mr. Proctor, summing up the situation. What the action of the United States ought to be in this emergency he did not discuss, but trusted that the remedial steps might safely be left to the American President and the American people. At home, as he is shown in the accompanying picture, the distinguished Vermont Senator is a prosperous business man. He has, among other interests, some valuable marble quarries, which engage a good share of his attention when not occupied at Washington with his public duties.

—The recent visit of President McKinley to New York to attend the banquet of the Manufacturers' Association was an event of national interest, for it gave the President an opportunity, of which he fully availed himself, to present in a striking manner his views of certain public questions of special importance to business men. It is doubtful if President McKinley would have left his busy desk at Washington to visit New York had it not been for the personal solicitation of an intimate friend for whom he has always manifested the greatest regard. This friend was Charles A. Moore, of Brooklyn, the well-known manufacturer, a man of wealth and high social position. Mr. Moore is largely identified with the Association of Manufacturers of the United States, and he besought President McKinley to attend the banquet of that body, as Mr. Moore expresses it, to "put himself square upon the docket with the public." Mr. Moore guaranteed that the President would not be annoyed by political speeches, or by the discussion of political matters at the dinner, and he kept his agreement. The banquet of the Manufacturers' Association was the largest social function of that nature ever held in this country. The presence of the President made it a notable occasion, and the outspoken utterances of the chief magistrate upon certain financial and economic questions were accepted in all countries as most significant. Mr. Moore is an old time Republican. He was one of the original McKinley men in the State of New York, and while he is not in any sense a politician, he is a power in the politics of the State and nation.

—Royalty and nobility joined with the leading luminaries of the English stage to make a brilliant and substantial success of the benefit of Nellie Farren, at the historic Drury Lane Theatre, London, on St. Patrick's Day. Miss Farren is Irish, hence the Shamrock date—and a most auspicious omen it proved. In association with the late Fred Leslie, she was for years London's reigning burlesque actress—and the British public is proverbially faithful to its idols. Miss Farren visited America with the first Gaiety company that invaded this country, a dozen or fifteen years ago. Her sojourn here was not

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MISS NELLIE FARREN.

sensational, either as a success or as a failure. She retired from the stage after Leslie's death, and for some years past has been

partially crippled through an attack of rheumatic fever. Her recent ventures in theatrical management turned out financial failures and left her almost penniless. When her benefit was proposed, the Prince of Wales promptly offered his patronage, while Sir Henry Irving, Sir Squire Bancroft, Beerbohm Tree, John Hare—in brief, all the foremost players, managers, and theatrical people of London—came forward in hearty co-operation. The result was that weeks before the date of the performance every available reserved seat in the theatre had been sold, netting \$25,000, while subscriptions poured in from many sources, including \$1,000 from George Edwardes, \$500 from the Rothschilds, \$500 from the Duke of Beaufort, and \$100 each from Lord Rosebery and others. The enthusiasm culminated when, after the Harlequinade, the curtain rose and Nellie Farren was discovered seated on a platform surrounded by almost every actor and actress in London.

—Señor Luis Polo y Bernabé, successor to Dupuy de Lome as envoy extraordinary and minister plenipotentiary from



SEÑOR LUIS POLO Y BERNABÉ.

Spain to the United States, presented his credentials to President McKinley on February 12th, when the formal greetings exchanged were in the most cordial style of diplomatic courtesy. The new Spanish minister is a good-natured-looking gentleman of forty-five, of medium height, and inclined to corpulence, with iron-gray hair, sparse mustache and pointed beard, and a high forehead. His face habitually wears a kindly-astute expression, which is accentuated by his *pince-nez* eyeglasses. Señor Polo comes of a distinguished Spanish family, and has been in Washington before. His father, José Polo, an admiral in the Spanish navy, was appointed minister to the United States in 1871, and served until the latter part of 1875. It was while the elder Polo was minister that the *Virginianus* incident occurred. He mastered every detail of all the questions involved in that affair, and wrote a brief, in which he held that the *Virginianus* had no right to fly the American flag. Luis Polo entered the Spanish diplomatic service when his father was minister to the United States. He was promoted in 1875 from attaché to third secretary of legation, and remained here until 1881. Then he was transferred to the foreign office at Madrid. He has served as minister to Egypt and Brazil, and has made a study of commercial relations and written several treatises on the subject. Señor Polo's wife, who is a daughter of Señor Mendez de Vigo, Spanish minister to Germany, and is reputed a great beauty, is expected to join her husband in Washington before the end of May.

—Gwe-yar-wark-gwa — "He-holds-the-end-of-the-arrow"—better known as Jesse Hill, is one of the most promising students

of the Normal and Agricultural Institute at Hampton, Virginia. At present he is one of a company of students who are visiting various churches and schools in New York State for the purpose of illustrating the progressive educational system of the Hampton school. To this training institution, originally including negroes only, the Indians were admitted twenty years ago, when Captain Pratt brought fifteen prisoners of war from Fort Marion, St. Augustine, to Hampton. An initial experiment from which eventuated the Carlisle Institute at Carlisle, Pennsylvania. Some of the results of the Hampton work and its advantages of training are that 6,000 negroes and Indians have been sent therefrom as teachers, farmers, and business men, and 1,000 have been graduated from the academic department, ninety per cent. of whom have become teachers. Of the 500 Indians trained

at Hampton eighty-seven per cent. are engaged as teachers, farmers, missionaries, and in other regular occupations. The school discipline is military. In the agricultural department

there is an experimental course. The normal and academic department is fully equipped, and there are opportunities for sixteen productive industries. From these, Jesse Hill at first had chosen book study, and having been graduated from the academic course, turned to the agricultural sciences, from which department he is nearly graduated. By birth, Hill, who is twenty-four years of age, is of a Tonawanda band of Seneca Indians of New York State. This band of the Seneca nation of the Iroquois is independent, as the land is owned in fee simple. If, on his graduation, young Hill prefers to return to his people, who still maintain the tribe law, he will inherit a title of chief from his Clan of the Hawk, and will be duly installed in office. He has been a student at Hampton since 1893, and from his study of agricultural science hopes to be fitted to manage some large farm. Jesse Hill is six feet and nearly two inches tall, an ideal type of the American Indian. A walk of forty miles is his daily habit. His Indian nation has offered him a lucrative position as interpreter and clerk of the council.

—The recent visit to New York City of William Heinemann brought some of the leading American publishers into personal contact with a most interesting young Englishman. Mr. Heinemann, although but thirty-five years old, ranks among the first of the great publishers of England, if not of the world. He has been in the publishing business only since 1890, and his first book was Hall Caine's "Bondman." He was so successful with this publication that he has ever since had charge of the publication of Hall Caine's books in London. In "The Christian" Mr. Caine gives a wonderful picture of the slums of

London, and it is interesting to know that he obtained his knowledge by personally visiting the slum district in the company of Mr. Heinemann. Perhaps the greatest business stroke of the young publisher was his success with "The Heavenly Twins," by Sarah Grand. He is the publisher of all of Madame Grand's books, and also of "Whistler's Gentle Art of Making Enemies" and "The Gadfly." Mr. Heinemann is a bright and witty conversationalist and a keen observer, and his recent visit to New York, which was made the occasion of numberless little dinners and receptions in his honor, made for him a host of new friends.

—The most notable gathering of public men that this State has seen in many years was assembled at the Albany Club, in Albany, on the 22d of March, at the reception by the Hon. Chauncey M. Depew, in honor of the twenty-first anniversary of his election as a regent of the university. Nearly every State officer, including the members of the Legislature and the judiciary, and nearly every representative editor of the great dailies in the State, joined in paying a personal tribute to Mr. Depew. We doubt if a similar gathering could be called together by any other citizen of the commonwealth. Much speculation was occasioned by the reception, and some astute politicians saw in it an indication of Mr. Depew's ambition to be elected to the United States Senate, but he did not hesitate to say that there was no politics in the affair. He simply wished to meet his old friends in his own happy, hospitable way. It needs no public reception to bring Mr. Depew into the field of politics. Every honor that his State can give has already been within his grasp, but he has always manifested a decided preference for the office he now holds at the head of one of the greatest railroads in the world.

—Miss Betsy Beckwith is a particularly promising young singer, who, though scarcely more than a *débutante*, has already won in high quarters a recognition which furnishes no uncertain augury of a great future.

At the Damrosch concert in Carnegie Hall last November, when Miss Beckwith sang, Madame Marcella Sembrich was an attentive listener, and after the concert that distinguished artist complimented the young New-Yorker, and pronounced her a born coloratura singer, comparable to what Lilli Lehmann was as a young girl. Miss Beckwith's voice is a brilliant though as yet light

soprano, of sympathetic quality and exquisite purity of tone. With the advantage of her attractive personality she seems to combine all the attributes necessary to mature into a true dramatic prima donna. In her execution and general method Miss Beckwith reflects credit upon her teachers, among whom have been Emma Thursby, Tom Karl, and, latterly, Caroline Monteiro. Her best success thus far has been made at ballad singing.

—The recent sale at the American Art Galleries, in this city, of the late Charles A. Dana's Eastern ceramics is declared by a well-known collector to have been one of the most successful art sales of the world. About 600 objects were disposed of for an aggregate sum of \$114,820. Adding to this the proceeds of the sale of some pictures and other articles at Chickering Hall, the grand total realized for Mr. Dana's art collection was \$194,820. The famous Du Barry vase was keenly contested for, and was finally knocked down to Marsden J. Perry, of Providence, Rhode Island, for \$5,000. The peachblow vase went to B. Altman for \$3,600. The other articles brought proportionately good prices. The success of the sale certifies emphatically to the soundness of Mr. Dana's judgment and taste as a collector of artistic treasures.



WILLIAM HEINEMANN.



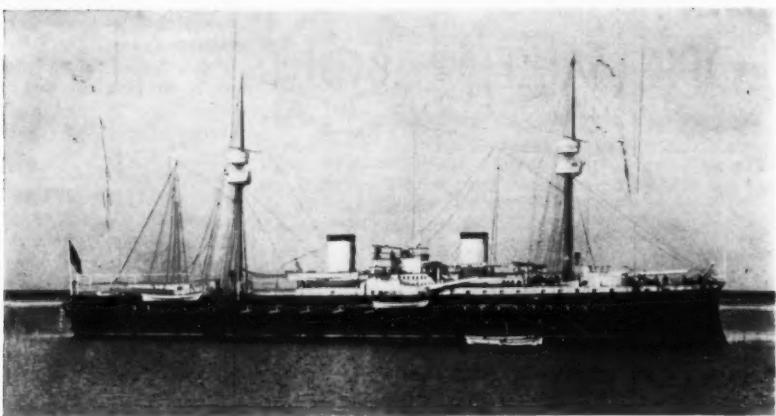
MISS BETSY BECKWITH.



GWE-YAR-WARK-GWA.  
Photograph by Hollinger.



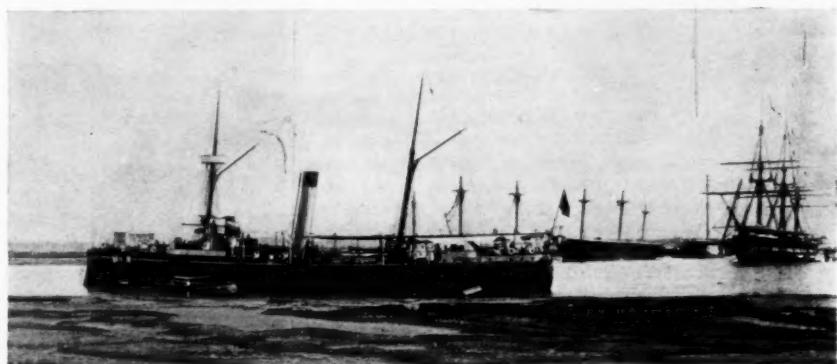
A TYPICAL PROTECTED CRUISER.



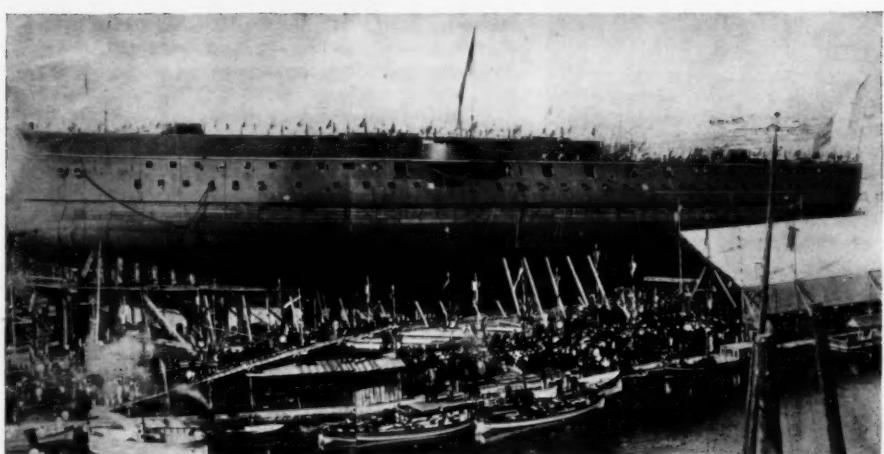
"PELAYO," BATTLE-SHIP.



LAUNCHING THE "CARLOS V."



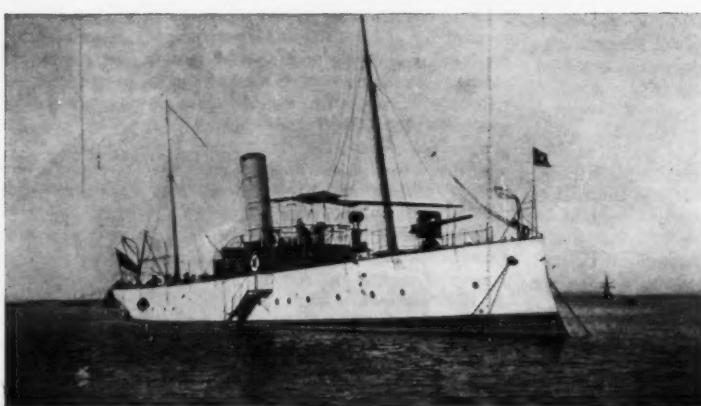
"ISLA DE LUZON AND ISLA DE CUBA."



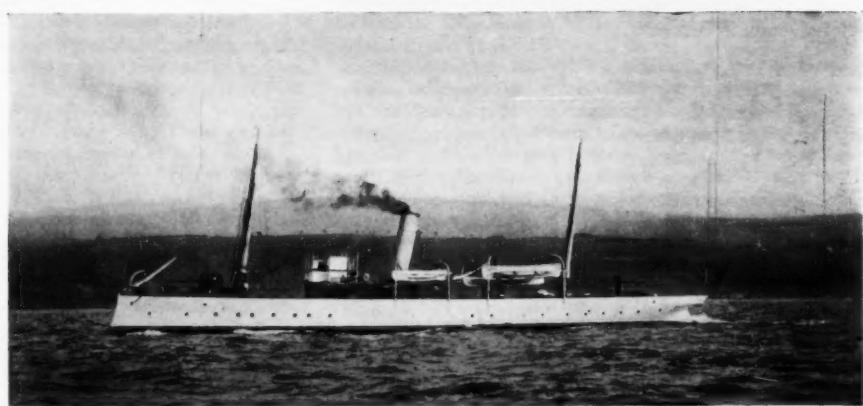
LAUNCHING OF THE "PELAYO."



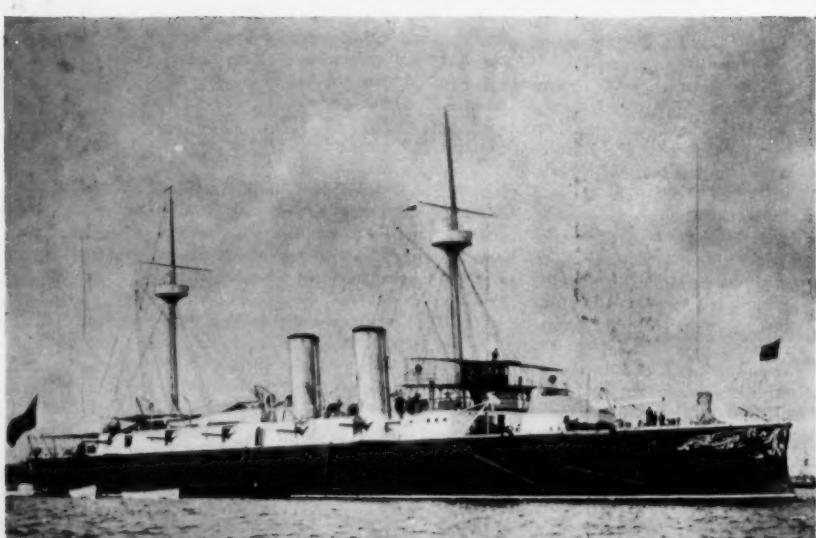
PROTECTED CRUISER, "ISLA DE LUZON."



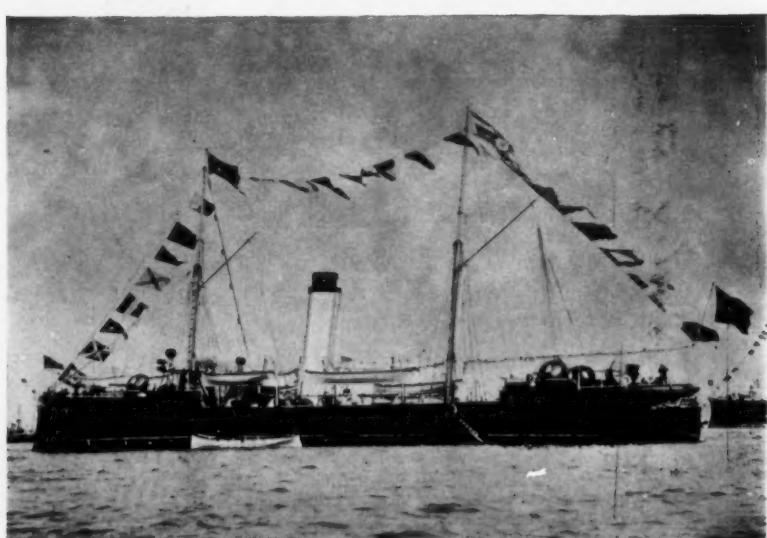
"VASCO NUNEZ DE BILBOA."



"PIZZARRO," GUN-BOAT.



"INFANTA MARIA TERESA."



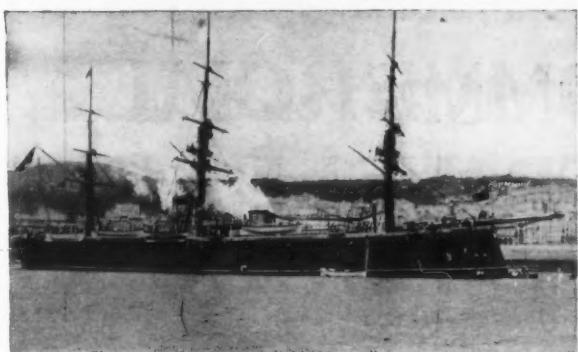
"MARQUES DE LA ENSENADA."

## THE SPANISH NAVY.

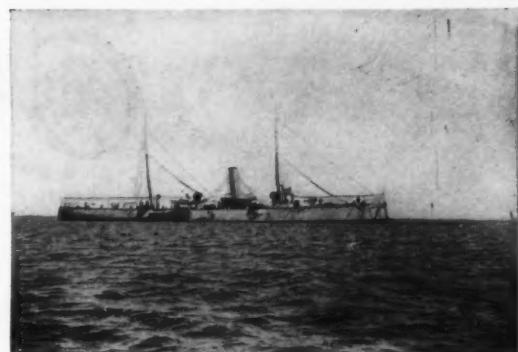
FIRST AND ONLY AUTHENTIC PHOTOGRAPHS OF SPAIN'S WAR-VESSELS EVER PUBLISHED IN THE UNITED STATES.  
(SEE PAGE 210.)



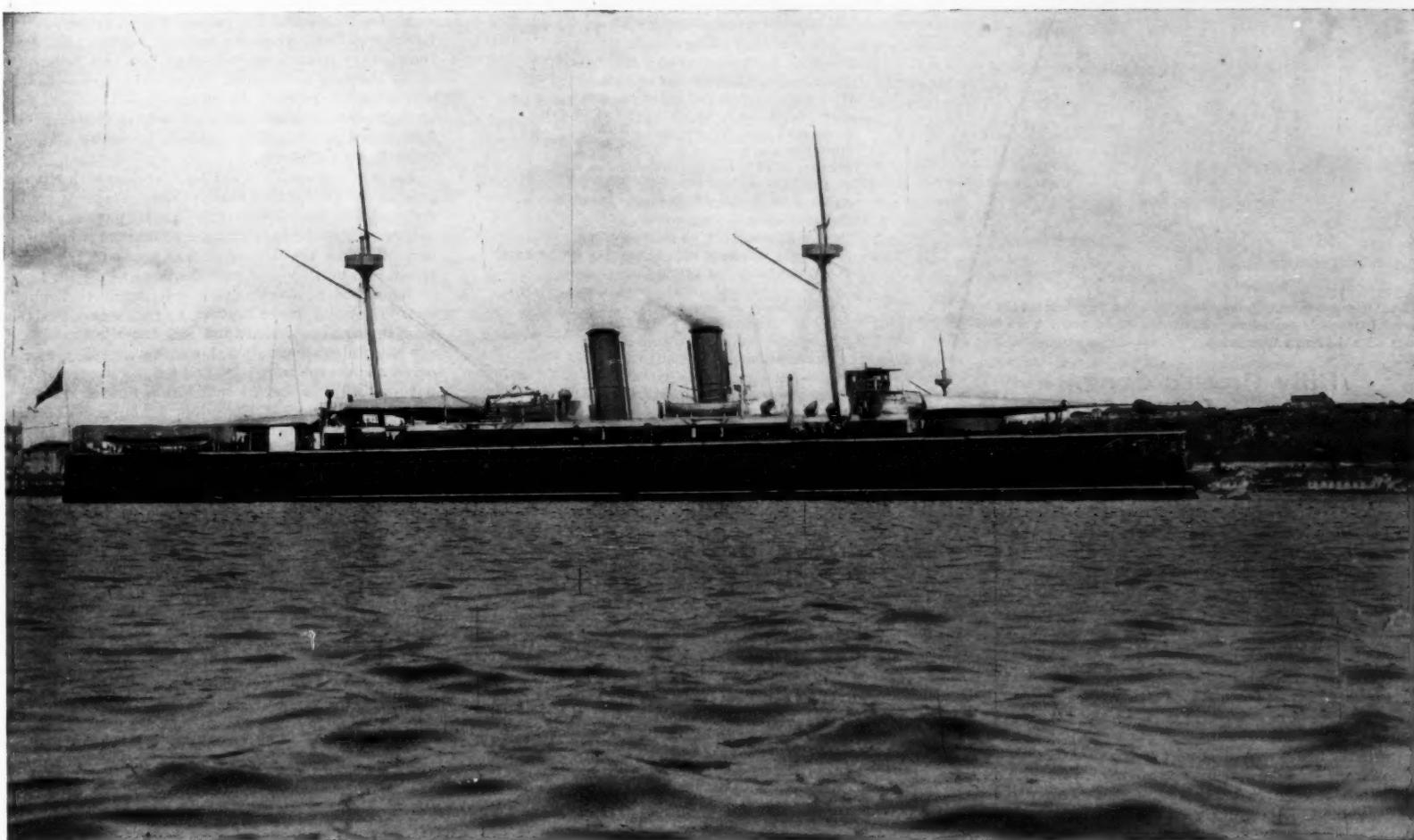
"JUANTANAMO," GUN-BOAT.



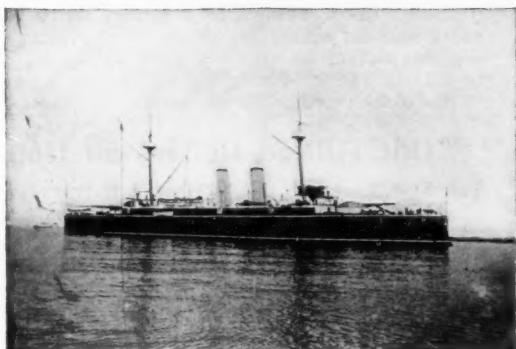
"NUMANCIA."



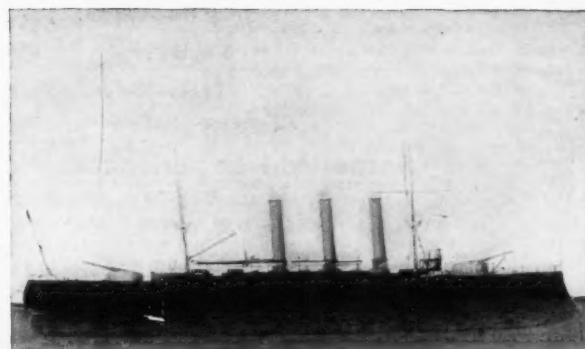
"FILIPINAS," TORPEDO-VESSEL.



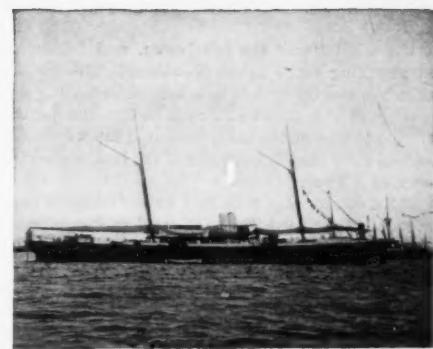
"VIZCAYA," IN HAVANA HARBOR.



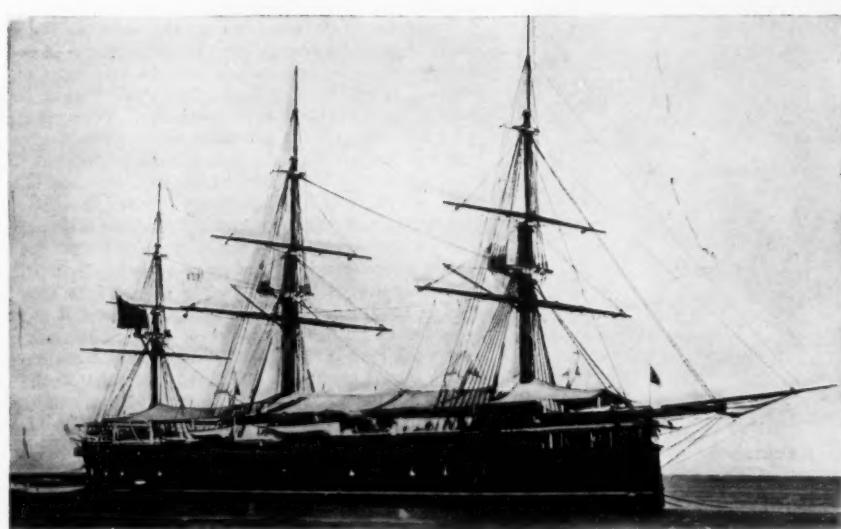
"OQUENDO."



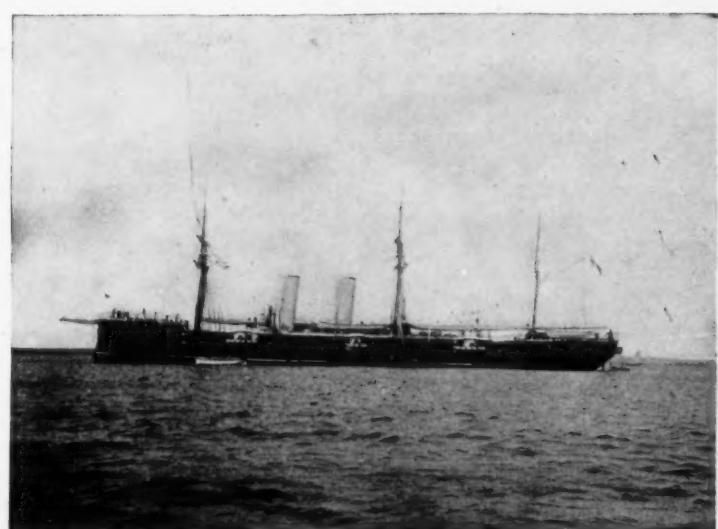
"CARLOS V."



"TEMERARIO."



"ZARAGOZA."



"ALFONSO XII."

## THE SPANISH NAVY.

FIRST AND ONLY AUTHENTIC PHOTOGRAPHS OF SPAIN'S WAR-VESSELS EVER PUBLISHED IN THE UNITED STATES.  
[SEE PAGE 210.]



# COMMERCIAL TRAVELERS' STORIES

in a deep, guttural sound like a moan or groan, a typical feature of the negro-song since the first days of slavery. I wish you might print the picture I send you of the negro quartette, with "Billy Green" in the centre. The song he sung is one of the finest things I have ever heard. Print it for the benefit of the commercial travelers, and give them all a jolly laugh.

## BILLY GREEN'S SONG.

De odder nite I went to ah collud bawl,  
Had ah good time, an' dat was all.  
De coons was dere, bof great an' small;  
Roun' he'ds, flat he'ds, an' he'ds full ob gall.  
In de gran' march I couldn't be heat.  
Hump-backed bunions an' kidney feet.  
Cross-eyed gals, but dey wore brown wigs  
Bo't dem cheap wid de policy gigs.  
Andrew Jackson an' fifty moah  
Crowded de bawl-room to do doah.  
Twelve o'clock when we went to eat,  
Ebery char was took an' we couldn't get ah seat.  
Fowlis was fu'nished by ole Uncle Snak;  
Ole Mr. Goose went quack, quack, quack.  
'Possum meat an' graby sop  
Make ah nigger's mouf go flippity-flop;  
Kidney-stew make you stutter;  
Apple-dumplin' make you flutter;  
Buckwheat-cakes wid de 'lasses on—  
Neber saw such eatin' since I've been bawn.  
Den I got stuck on ah purty yaller gal;  
She was ah baby, an' her name was Sal.  
All de coons got jelus ob me,  
Dey sprain my face an' I couldn't see.  
One coon hit me at de bar—  
Tho't I saw ah hundred star.  
'Nother coon hit me at de doah  
An' I fainted an' fell in de mid'e ob de floah.  
My he'd an' my close, dey got toar—  
Neber go dar no moah, I'm shoah.  
My ole gal heard dat I got beat,  
An' my baby com' an' runnin' rite down de street.  
Says, "Ah, dere, my baby"; den, "Ah, dere, my size."  
Neber in my life was so surprise.  
Says, "Oh, baby! did dey do you rong?"  
Well, I couldn't do nothin' but sing dis song:  
Oh! me yaller gal; meet you in de mornin'—  
(Chorus—long guttural groan.)  
Meet you in de mornin',  
When de day am dawnnin'—  
(Chorus—long guttural groan.)  
Come on, gal; doan you feah,  
Eat pig's-feet an' drink lager beer;  
For you am de gal I lub so well.  
(Chorus—long guttural groan.)  
Now, honey, who broak de lock? I doan kno'.  
Who broak de lock on de hen-house doah?  
I'll fin' out befor' I go  
Who broak de lock on de hen-house doah.  
(Chorus.)  
L. A.

## Some Odd Experiences.

COLUMBUS, OHIO, January 23d.

THE spring of 1876 found me, on account of hard times, suddenly thrown out of a situation and walking the streets of Columbus, Ohio. My salary had been barely equal to the demands of my little family, and the blow was doubly severe,

that place. My earnestness impressed him and I got the place. Placing on a card these characters,

1 2 3 4 5 6 7 8 9 0 Repatu  
+ 6 V # T E A O 4 =

he said: "This is our selling-mark: we have no cost-mark. Take this, go to the sample-room, look over the samples, and learn this mark."

Twenty minutes later I was back. Looking up in surprise, he said with emphasis:

"I told you to look those samples over and commit that mark to memory."

"I have, sir," said I.

A look of incredulity spread over his face.

"Did you ever see that mark before?"

"Never in my life."

Putting several prices in characters on a card, he asked me to read them, which I did on sight. "I guess you'll do. We have men who have used that mark for years who can't do that."

Next morning found my samples open in the hotel at North Lewisburg, Ohio, where we had one customer, Mr. John Wells. Imagine my position when I found that that "mark" had left me as suddenly as it came. I was—so to speak—in mid-ocean, without sail or rudder. In my eagerness I had committed those hieroglyphics to memory at sight only to lose them in a night. Two hours' painful study made it no better. They were as vague to me as Hebrew.

My only consolation lay in an interview with Mr. Wells. He greeted me kindly, and readily quoted the price paid on every shoe he had. Producing a card I quietly put on it the numerals, and as he quoted I put down the characters (which were on the cartons) under the figures. I was again in possession of my secret, and joy displaced mortification and despair!

While here I got a telegram ordering me to Pennville, Indiana. The route was to Dunkirk by rail, thence twelve miles by team through open woods and over the worst mud and corduroy road in existence. Our horses acting badly, I ordered the driver to take the team back and tell the liveryman if he could not send a better one I would hire a farmer to fetch me back and abandon the trip. Spreading my lap-robles on the ground, I lay down in the warm spring sun and was soon fast asleep. I was awakened by a "hello" from a man on horseback. I found him to be Mr. Alonzo Hughes, whom I was going to see. In ten minutes my trunks were out of the wagon, and, spreading my samples on the ground, there, out of sight of human habitation, I took an order for more than a thousand dollars' worth of goods.

Packing up again, I lay down to await the coming of my team and driver. A little later loud voices, mixed with a choice lot of circus billingsgate, comes up the road. Traced to its source, I saw what was a rare sight. Van Amberg's circus and menagerie had struck a piece of corduroy road, and the entire outfit was stuck dead-fast in the mud. Some cages were down on one side to a point of careening, while others were in mud up to the bodies. Everything was curses and confusion. There was but one way out, viz., to pull out; and at it they went. Eight to fourteen horses were hitched to a cage, and old Romeo (I think it was), their only elephant, placed in the rear, standing to his body in mud. Placing his tusks under the back of the wagon, he would raise it until clear of the logs in the road, and the horses did the rest.

In this manner they crossed 1,000 feet of road, which was left in a condition passable only by birds and balloons for weeks after. I paid my driver with a twenty-dollar gold-piece, mistaking it in the dark for a silver dollar (which was worse than "sixteen to one"). This was my experience for the first week, and I came out just nineteen dollars "shy." The driver, however, was made of the right stuff, and I got my nineteen later by mail.

## BOOTS AND SHOES.

(Other stories in this competition are to appear.)

## One Million Dollars an Hour.

THE NEW MODEL AMERICAN MORTAR BATTERY AT SANDY HOOK—ITS INGENIOUS CONSTRUCTION AND THE ENORMOUS COST OF ITS AMMUNITION.

THE new model American mortar battery, as now installed at Sandy Hook, presents many novelties, we might say, in the art of ordnance hitherto as yet unpracticed.

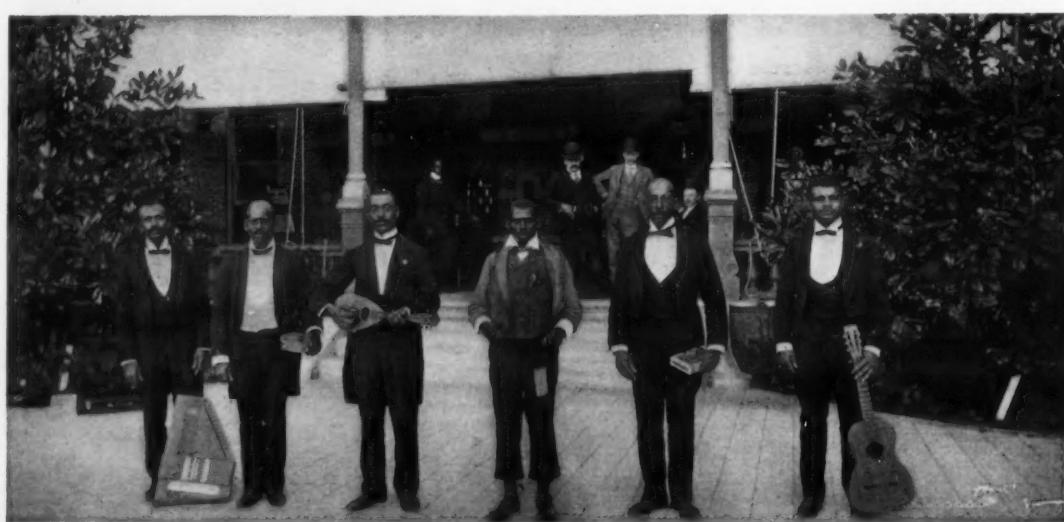
At the ordnance proving-grounds there are now three cross-shaped pits in which these guns are placed, in each leg of the cross in fours, and sixteen in a pit, and forty-eight in all three, with twelve more to emplace, making what actually is the largest battery of its particular kind.

When the whole sixty are fired at once, as is the design. Sandy Hook will be a new rival to Vesuvius. And as each shot is twelve inches in diameter and weighs half a ton, one can see what an annoying thing it will be for an enemy's fleet to encounter our mortars on a summer's day. These "barkers" are to be put in one circuit and fired from armored turrets placed in out-of-the-way localities that command a full view of the approaches to New York harbor from the sea. And as the channels are spaced off into imaginary squares, the officer, with his plane-tables and range-finder, simply follows the enemy's boats with his telescope. When the instrument locates the fleet on a certain square the telescope connects a circuit that fires a pit previously ranged on that certain square. As these pits are deep in sand, surrounded by natural scenery, it is hard even for a Sandy Hook officer to go off shore and locate one. The only weak spot is the Atlantic Highlands, from which, if an enemy should capture it, the shelling of the "Hook" could be done. But to take the Highlands would be very difficult.

It is intended that the mortar-shells shall be fired into the air at such an angle that they will drop upon the enemy's decks. No ship has as yet been built that can resist such an attack.

Curiously enough, after they have been fired you suddenly see them at a great height, sailing along together like a flock of geese. They as suddenly disappear in mid-air and strike at your feet at almost the same time. As each discharge costs about \$50,000 for the entire sixty pieces, one hour's active work foots up a cost of \$1,600,000, or, for a day's work, at \$10,000,000. One can therefore see that Uncle Sam has powder to burn.

CHARLES BEECHER BUNNELL.



TAMPA BAY HOTEL GLEE CLUB—"BILLY GREEN" THE CENTRAL FIGURE.

excited that they joined the darkies in the struggle and made it all the funnier. But I wish to speak more particularly of the natural musical ability of the colored people. The rich harmony of their melodious voices, blended in characteristic darky-songs, is something to be remembered. "Billy Green," whom everybody in this part of Florida knows, was the star of the occasion, and rendered a song, in which the chorus joined,

coming, as it did, after the time for hiring traveling men (January 1st then) had passed.

Dropping into the wholesale shoe-house of Reed, Jones & Co., I asked for a situation. Mr. Reed looked into my young face, listened to my appeal, and asked:

"Do you think you can sell goods?"

"I do, sir," said I in my desperation; for I felt I had to have

# STARVING, NAKED CUBA!

THE MOST GIGANTIC HUNGER-PLAQUE IN HISTORY—HALF THE PEOPLE STARVING TO DEATH—AN APPALLING SITUATION GRAPHICALLY DESCRIBED—HORRIBLE SIGHTS WITNESSED BY OUR SPECIAL CORRESPONDENT.

HAVANA, March 26th, 1898.

THE fact that within less than two years 500,000 people out of 1,500,000 have starved to death, and that another quarter million must follow them, is absolutely without parallel. It is hard for American readers, living quietly at home, to realize that within four hours of our shores a population has been literally reduced one-half by death from starvation. Although much has been heard about the terrible suffering in Cuba, and of the appalling famine that has swept hundreds of thousands of her sons and daughters into the grave, until now very few of the details of the wholesale horror have come to light.

Over two-thirds of the peace-loving people of the island of Cuba have died or been reduced to a state where death is sure to follow. And this from hunger, and in a country where a natural famine would never occur! Even the Spanish press and Spanish officials have admitted that a half-million—just think of it, 500,000—non-combatant men, women, and children have perished in Cuba during the last twenty months. Now there are still three-quarters of a million people left in Cuba's towns. One-third of these have money. These need no assistance. One-third are starving, but can be saved if assistance comes quickly. One-third are even now at the point of death, and beyond hope. These figures dwarf into insignificance the wars, plagues, and massacres of modern history.

The almost absolute cessation of sugar-making and tobacco-raising has brought families once rich to extreme poverty. To their credit, it is said, that even in the throes of genteel want these thousands of families are doing all they can for their destitute countrymen. But they can do comparatively little. Captain-General Blanco is also using his slender facilities to the utmost in relieving the dire distress. He said, recently: "I expect to save three-quarters of the reconcentrados now alive." Allowing for the number existing at the time, the remaining quarter would amount to about 250,000 people.

With the lives of so many human beings—people innocent of bringing about the present situation—at stake, there is no time for half-measures. Delay is criminal. Every day wasted involves the sacrifice of lives, which prompt action alone can save. Miss Barton is in Havana, actively superintending the work of relief among starving mothers and children. The relief fund could have no better representative. She is organizing her special work with rapidity born of long experience.

The news received of the week is sad and hopeful; hopeful as showing the rapid and effective relief measures, and depressing as it reveals the fact that the resources available will scarcely suffice to alleviate a fraction of the suffering. Dr. Brunner, the United States sanitary inspector in Havana, says that all home products were consumed months ago. This fact suggests the startling condition of the multitudes whom it is at present impossible to aid.

Hundreds of persons surround the United States consulate here, crying for bread. The bishop of the city has declared that since the beginning of the war 530,000 bodies have been buried in the various parishes on the island, and the frightful mortality continues to increase. In one small town alone 305 died in one week. Los Fosos is the name of the place in Havana where the poor reconcentrados have been huddled. The spectacle of misery in this place is heartrending. In the department called hospital 440 women and children lie dying from a fever caused by hunger. There are only 120 cots, so the majority of these unfortunates lie on the ground. One woman who was able to speak replied to the question, "Have you been seen by a doctor?" "No; what for? Can doctor cure without medicine?" In one of the principal streets of this capital of Cuba a young woman fell dead. The cause of her death was lack of food. The infant clasped to her breast as she fell lived but a few hours longer than the mother.

Small crowds of destitute persons can be seen at certain parts of the city, eating crusts of bread or other allowances of food, just enough to keep life in their bodies. I have seen the most horrible sights of my life in the places where these reconcentrados are in the last stages of starvation. Two men died last evening on the public square near Los Fosos. But the situation in Havana is nothing compared with that which prevails in the provinces. In many towns utter destitution has invaded every house. Families that have never known privation have but one scant meal a day, generally of rice, with a little lard or a small slice of bacon. In most houses the table has not been set and meat has not been tasted for months. Mothers watch their infants perish for want of milk.

Even the prisoners released from jail have been dying of starvation in the streets. In some places the people are dying at the portals of the houses. In Matanzas the streets are full of semi-naked skeletons clamoring for bread. At Limonar the better class of whites are already dead. At Perico 275 beings are left out of 4,500. San Pedro abounds with little naked, starving children, with hair gone and limbs swollen. The victims of starvation in Cascar cannot be taken care of as quickly as they die. Vultures abound all through the country, feeding on the half-buried bodies of the fever victims. In Cruces there was a population of 2,300 people, of which less than 200 remain.

Through entire sections whole families have been swept away. Some towns are wiped out of existence, their whole population being laid away under a scant crust of sun-baked earth. At Camarones, Cruces, Lajos, Trinidad, Condado, and

Juraco the misery is indescribable. The starvation stations, or camps, on the line of the railway through Havana and Matanzas provinces, have sights more horrible than the imagination can conceive. In Caracusey the people have died from hunger, destitution, and fevers till the cemetery there will not hold the dead bodies. And in Rio del Rey and Condado for some time they have buried the corpses in the pastures of the plantations, without inclosing the ground where the burial-ditches are dug, to keep the dogs and pigs from rooting up the bodies. It is impossible to form an idea of such horror without seeing these awful sights. In a cart, piled one upon the other, they carry as many as fifteen bodies, which are dumped into a trench. Thousands upon thousands of Cubans have been thus buried. It is a fact that there is not a cemetery in Cuba that has not been enlarged. And even then there are but few where the corpses have not come so fast that the earlier ones have to be removed and thrown into a general pit before the quick-lime has completed its work.

Thousands and thousands of the smitten Cubans have starved to the point of being absolutely unable to move. Even if food were placed in their hands, these could not prepare it. Such was the condition of seventy persons who lay on the damp, filthy, earthen floor of a house in Matanzas. Two were dead; the others had huddled closer together to avoid touching the bodies. The only visible portion of the floor was a slimy brown strip, separating the straightened, dead forms from the mass of twisted, skeleton limbs, faces, and hands of the living ones. The dead had lain there for twelve hours—in Cuba's torrid climate. The stench was awful. Coming out of that house into the blazing sun, one had the feeling of a heavily-drugged man stepping into a white-hot furnace. The starvers had become numb to everything. Only their eyes moved; and when one turned over there was a general stir of the whole mass.

In Sagua la Grande, Consul Barber was superintending the distribution of rations to Americans. The consul could not give anything to a Cuban mother who asked for aid. If he had done so there would have been a crowd of 3,000 other victims thronging the consulate in an hour's time. The woman's weakness of body had dulled her brain. She could not understand why her baby, too, should not receive its bottle of milk. "Why won't you give me food? I am a Christian. I have hunger just like the Americans. I have a baby." In some places the ravages of the famine have been so severe that nineteen out of every twenty persons die. Women and children have been seen sitting clasped in one another's arms—dead. Consul Baker, at Sagua la Grande, recently stated:

I counted, on returning from breakfast at eleven o'clock this morning, three dead bodies on the streets. I was told another was lying in the market-place. When the veil is moved and the matter given to the light of heaven, it will show a scene that no Christian people can face. I sometimes fear my reason has fled. The alcalde stated to me that the 6,000 reconcentrados in this city, rated on his register as starving, got no relief; the city had no funds, and that the people would soon be seen falling in the streets like grass before a mower. The relief fund is exhausted, and now American citizens are in the same pitiable plight as the reconcentrados. Five daughters of a widow, here, were educated in the United States, are children of a once wealthy man, used to comfort and even luxury, and are now in a pitiable state. I have been feeding the family for some time. She told me they were starving; that soon they would be laid beside her husband. Her last request to me would be—place a wooden slab between the graves and inscribe on it: "Victims of Spanish cruelty and American indifference."

The Governor of Matanzas has admitted that probably 50,000 reconcentrados have starved to death in his district. In Santa Clara province statistics show a starvation death-roll of 107,000.

The harvest of death could not be more terrible. If an immediate and energetic remedy is not applied the Cuban race will disappear. In this city, in a house in Cadiz Street, fifty-seven women and children are starving. And the 389 patients in the hospital at Quinta del Rey are destitute of clothing, food, and medicine. Dead bodies are daily seen in the streets—the principal streets. In front of the captain-general's palace I saw two bodies lying, a man and a woman clasped in each other's arms.

In some streets, men, women, and children fall down on their knees, kiss your feet, pray to you to save them from death. Others, without strength to weep, stagger along, begging for money enough to buy a burial-garment for the wee dead body clasped closely to their dry breasts. In one house in the poorer portion of the town three tiny children were found sitting around the dead bodies of their parents. Until within the last few days, from early dawn until late at night, one could see women, men, and children, pale and gaunt, imploring public charity. The dead are frequently thrown upon door-steps to be collected and hauled to the cemetery.

Hunger in its most awful form, want, malaria, yellow fever, and even small-pox, are day after day lessening the native population of this stricken island.

Eight cents a day will save a life. And this estimate is without taking into consideration reduction in price or donations. Large food-manufacturers have sent help to these poor people. The Spanish government allows the entry of American charity free of duty; all reports to the contrary are untrue. The principal steamship line to Cuba transports American donations free of charge. The local railroads here allow forty-five per cent. off in freight-rates. There are many willing hands to distribute charity.

Even the most thrilling photographs are too feeble to give an idea of what is before the eyes here. A photograph gives but one instantaneous glance at a victim. But when every glance, every movement, every new position brings a human being's suffering more acutely to your mind, then, and only then, can you realize the appalling situation of disease, starvation, and death.

GILSON WILLETS.

## Where Are Yours, Columbia?

COLUMBIA, proud matron, housed and warm,  
With freedom, pleasures, riches at command,  
Have you forgotten how the tyrant-hand  
Once clutched your throat and bruised your fragile form?  
Have you forgotten that fierce fight for truth  
You waged against the wrong, through all your anguished youth?  
  
Say, you remember! Yet with folded arms  
You lie in cushioned ease and idly see  
Your fair young sister striving to be free,  
While round about her rage wild war's alarms,  
Her dark eyes awful with the desperate pain  
Which in your own once burned when England forged your chain.  
  
Where are your sons, Columbia? On each side  
And everywhere we hear and we behold  
Your daughters, daughters, daughters. But of old  
Sons were a mother's greatest strength and pride.  
Where are they, that they go not forth to bleed  
For Cuba, in this hour of her appalling need?  
  
Long has she borne the tyranny of Spain;  
Long fed on crusts, and let the hand of might  
Despoil her of the wealth that was her right.  
In blood-stained robes she stands above her slain,  
A beautiful, pale woman, torn with grief.  
Columbia, rouse your sons and fly to her relief!

ELLA WHEELER WILCOX.

## An Old Guardsman's Funeral.

THE patriotic war-feeling awakened in the breasts of the American people by recent events finds many modes of demonstration. One of these is noted in the impressive and touching scene that is illustrated on this page. It shows the funeral procession of a member of the Old Guard of New York passing down Fifth Avenue. That famous and time-honored military-social organization, being formed upon a nucleus of war veterans, gives a soldier's burial to deceased brethren. The coffin, wrapped in the stars and stripes, is carried to the grave on a regulation artillery-wagon, followed by a guard of comrades in uniform, and wearing their enormous bear-skin head-pieces.

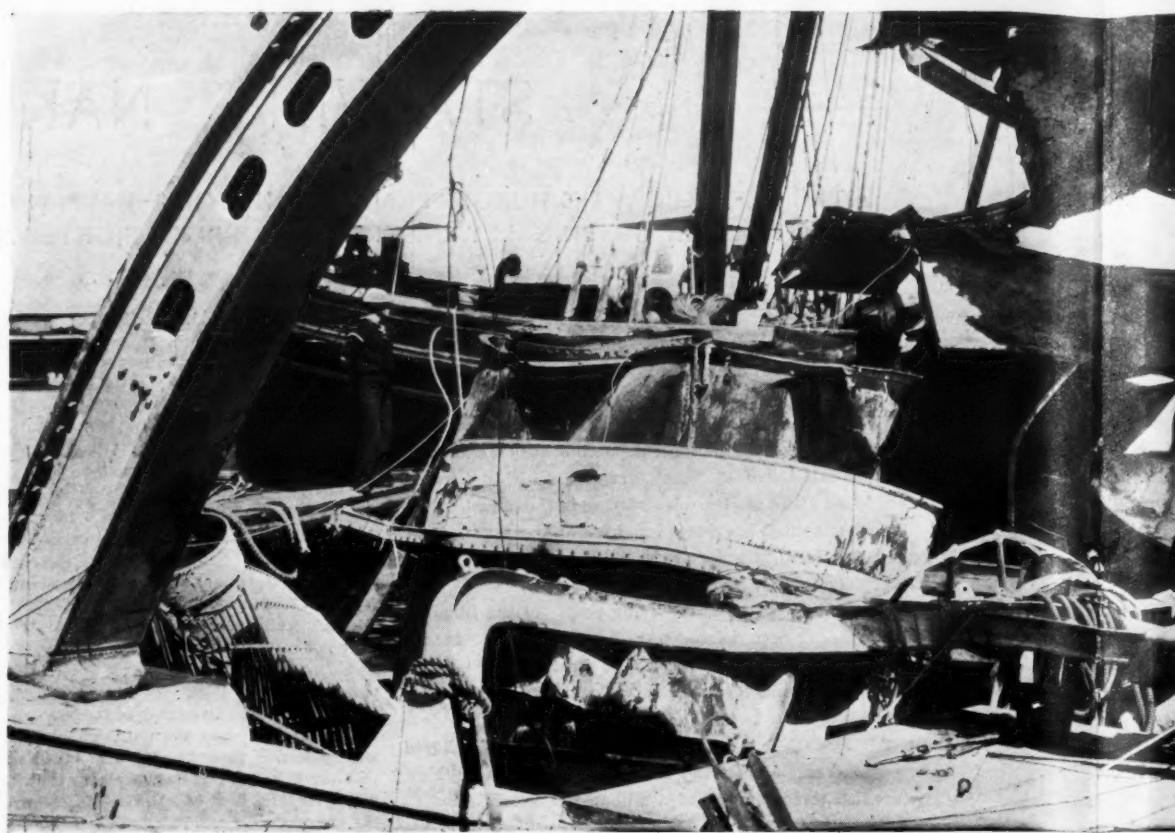


FUNERAL OF A MEMBER OF NEW YORK'S "OLD GUARD."

The cortège is in singular contrast to the busy animation of the thronged avenue, and attracts a large and sympathetic crowd of spectators.



A LEPER CHINAMAN STARVING TO DEATH AMONG OTHER PATIENTS AT LA CARIDAD HOSPITAL, MATANZAS.



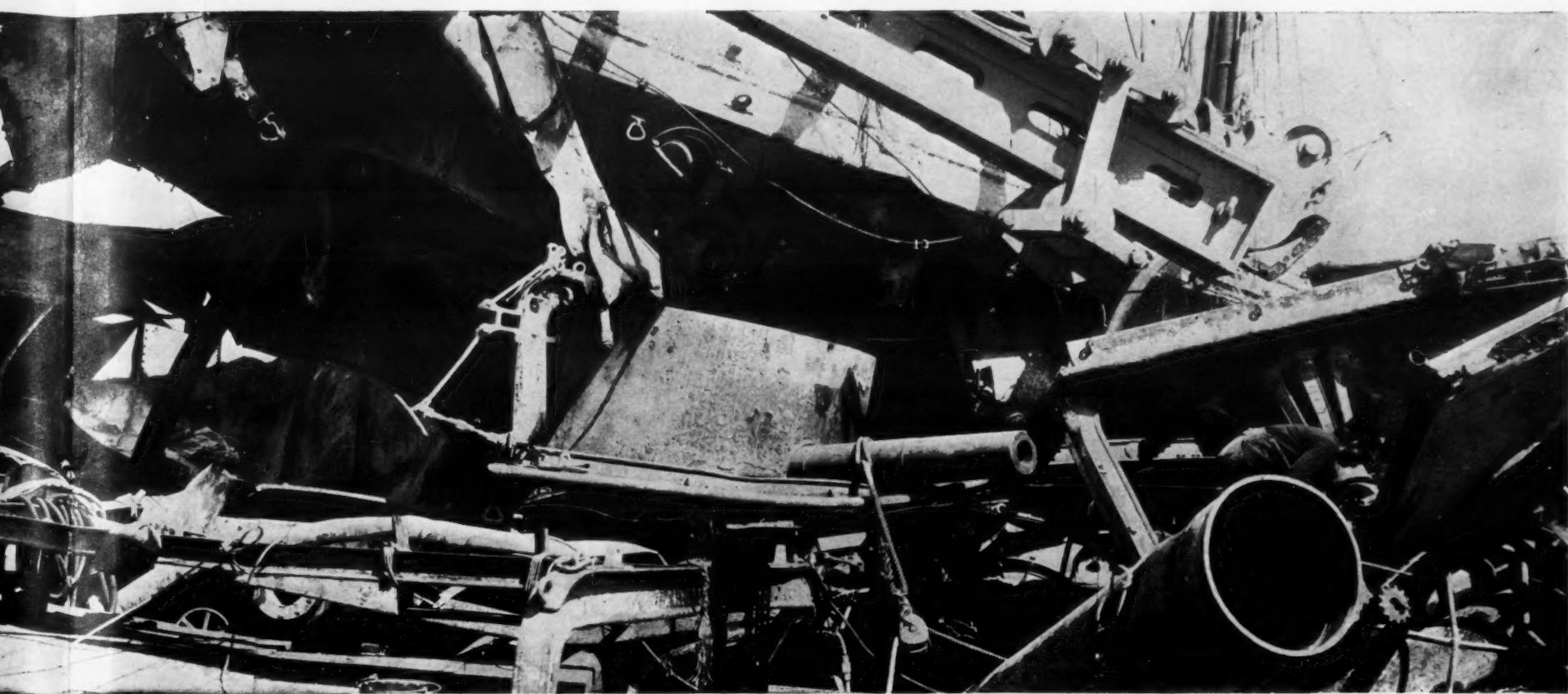
VIEW OF THE MIDSHIP WRECKAGE TAKEN FROM THE TUG "SHARP," SHOWING



THE SHIP'S CREW ON THE UNITED STATES CRUISER "MONTGOMERY" CHEERING THE "MANGROVE" AS SHE LEAVES WITH THE REPORT OF THE BOARD OF INQUIRY.

OUR SPECIAL ARTIST'S LAT

STARTLING PROOFS OF STARVATION AND SUFFERING AMONG THE



"SHARP," SHOWING A 6-INCH GUN, AND A RAPID-FIRING GUN AND CARRIAGE, BEING JACKED UP BY HYDRAULIC POWER BY THE MERRITT WRECKING COMPANY.



LA CARIDAD HOSPITAL, MATANZAS, SHOWING THREE DEGREES OF STARVATION AMONG THE RECONCENTRADOS



VICTIMS OF STARVATION IN THE HOSPITAL AT SAN CARLO, MATANZAS.



INMATES OF SAN CARLO HOSPITAL, MATANZAS, IN THE LAST STAGES OF STARVATION.



1. Mr. Powelson. 2. Mr. Morgan. 3. Mr. Smith. 4. Diver Olsen. 5. Mr. Lundquist  
THE DIVERS' CREW, WHO HAVE CHARGE OF THE NAVY DEPARTMENT'S INVESTIGATION.



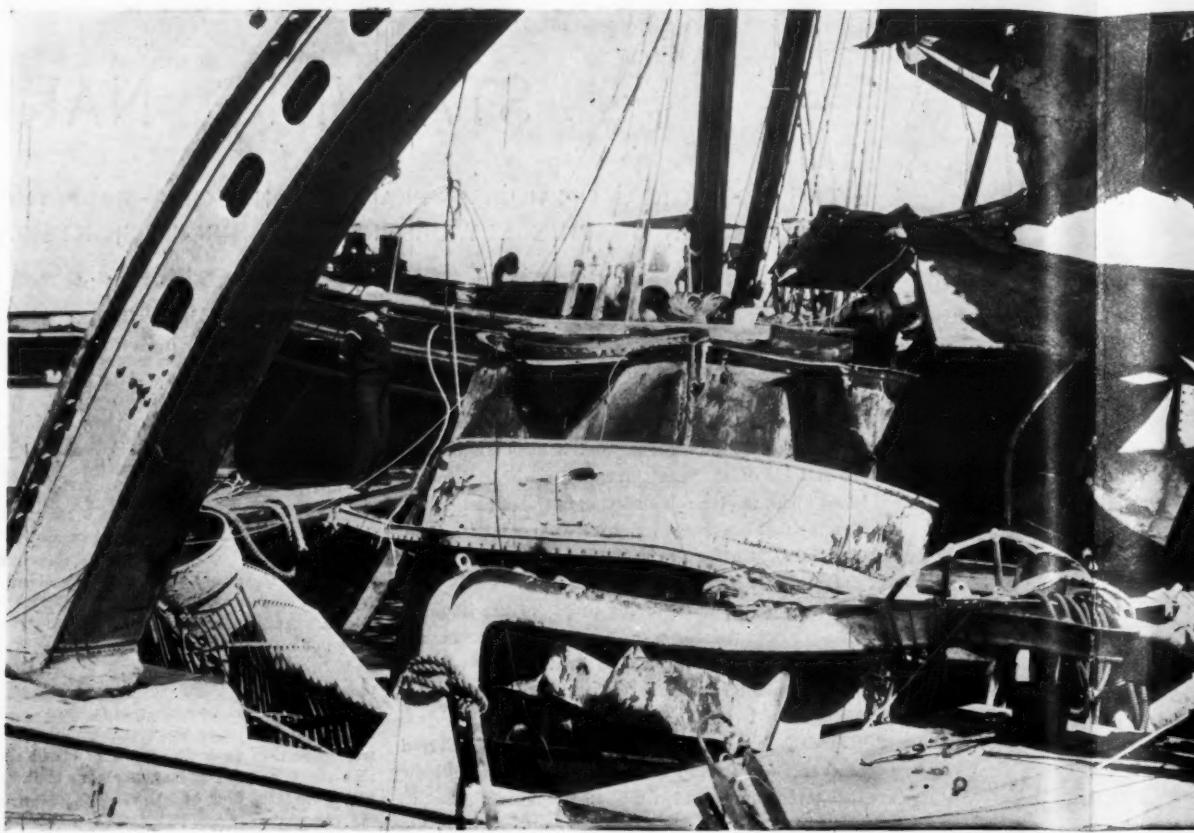
A STARVING WOMAN AND NURSE AT SAN CARLO HOSPITAL, MATANZAS.

LIE'S LATEST CUBAN PICTURES.

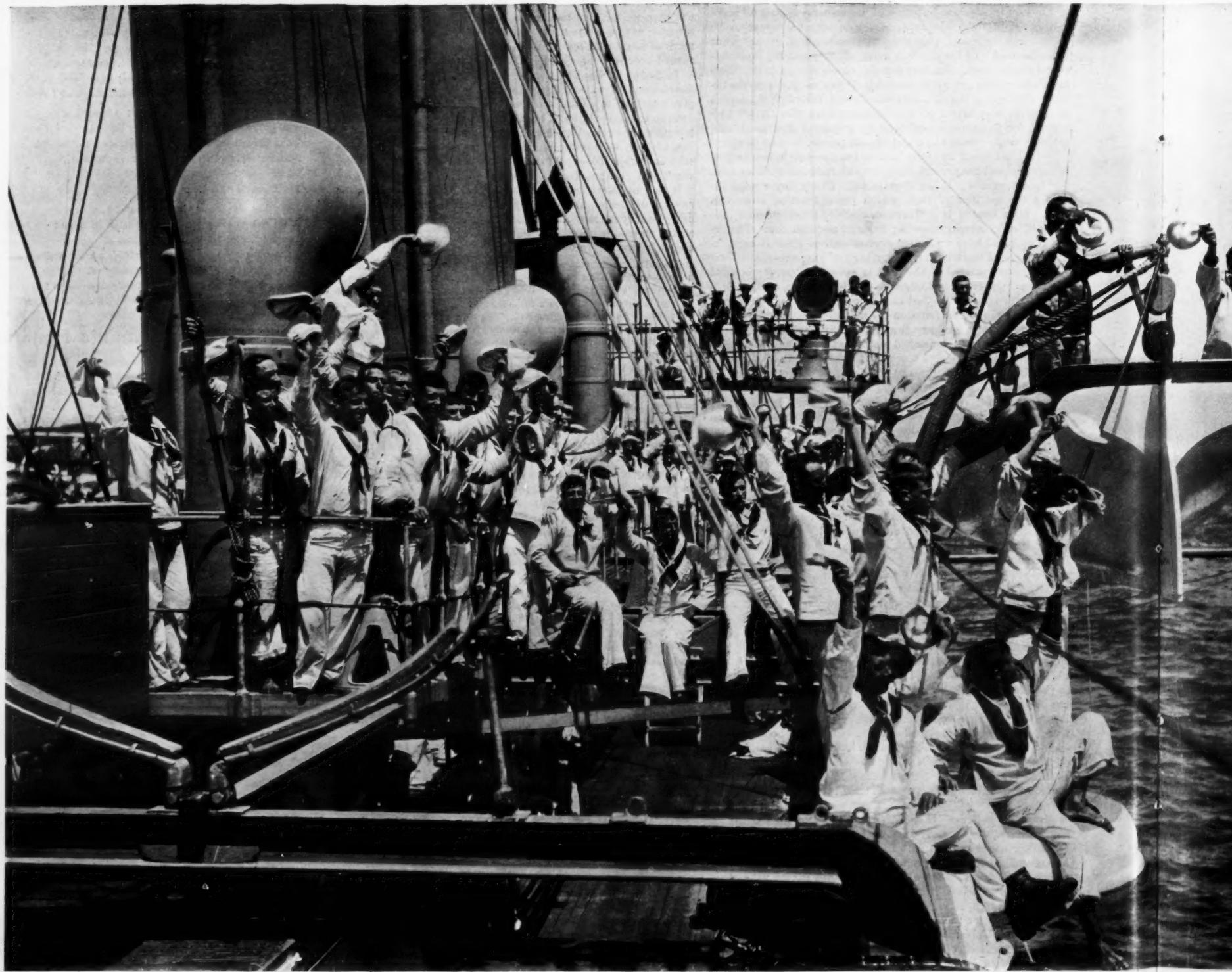
NG AMONG THE MASSES IN CUBA.—PHOTOGRAPHS BY HEMMETT.—[SEE PAGE 210.]



A LEPER CHINAMAN STARVING TO DEATH AMONG OTHER PATIENTS AT LA CARIDAD HOSPITAL, MATANZAS.



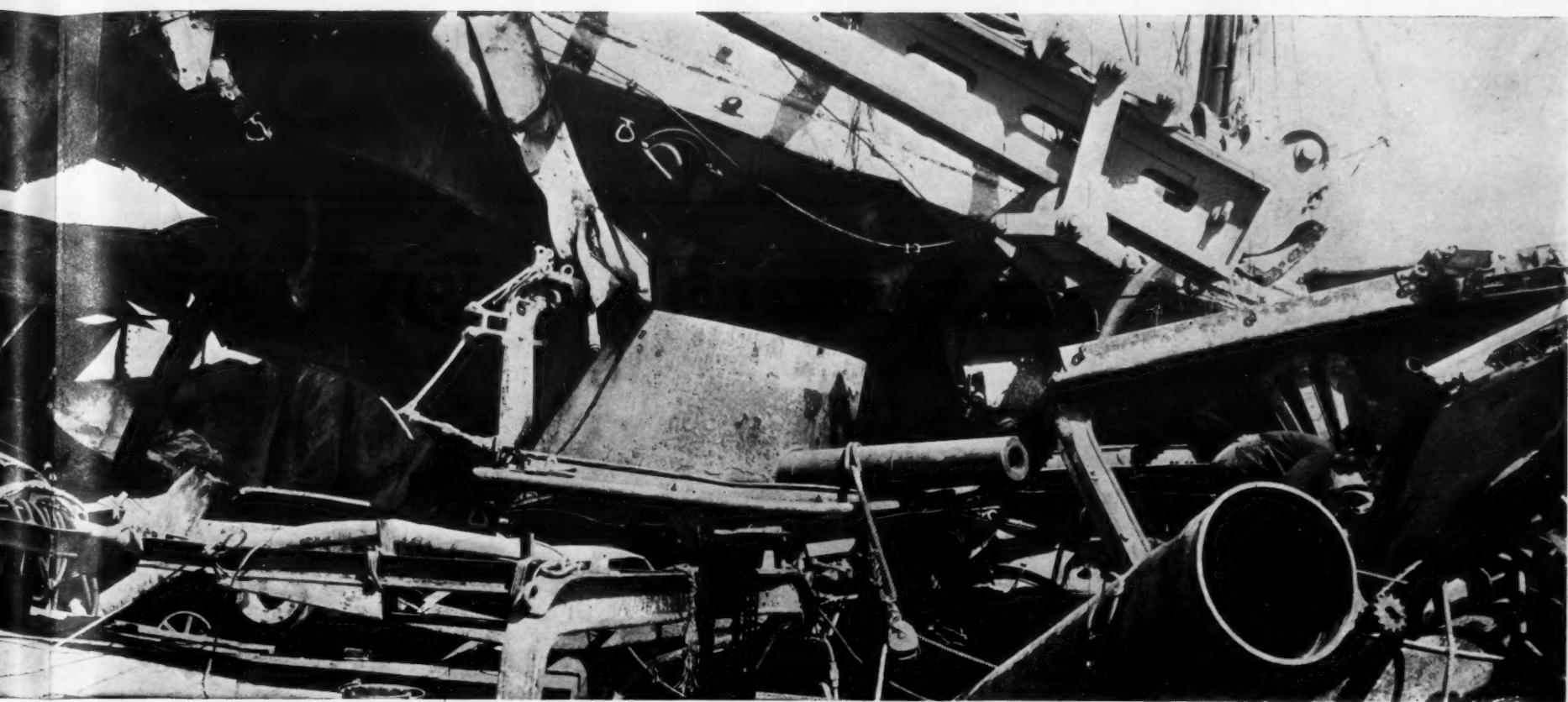
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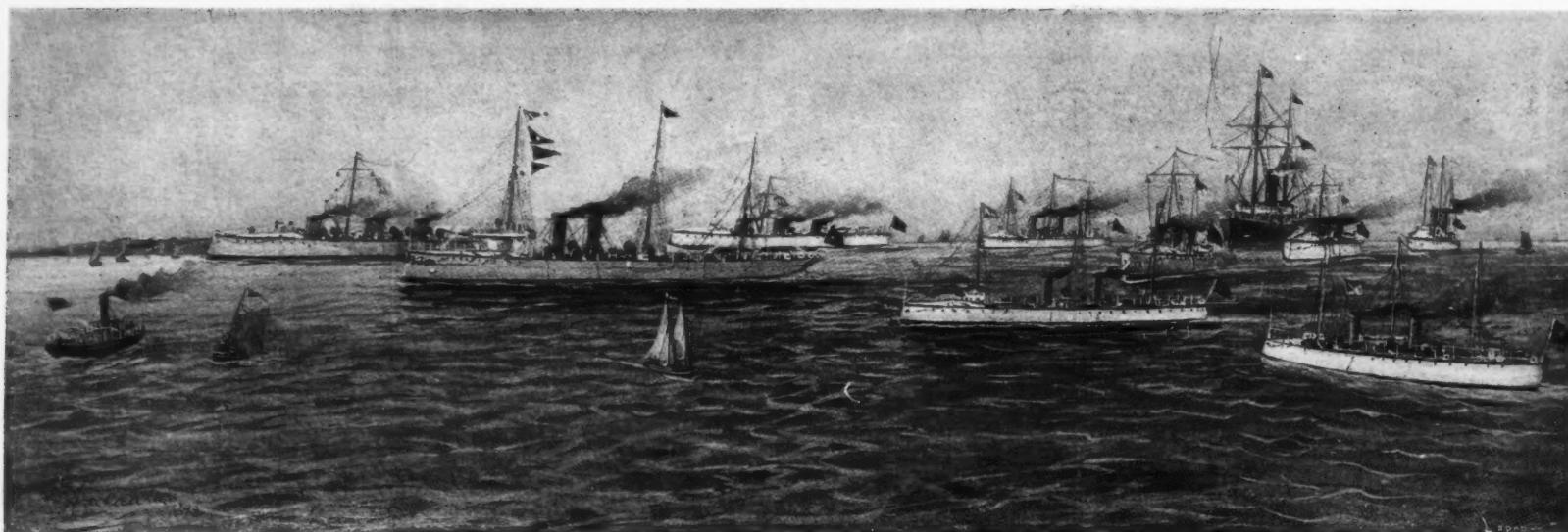
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'S LATEST CUBAN PICTURES.

AMONG THE MASSES IN CUBA.—PHOTOGRAPHS BY HEMMETT.—[SEE PAGE 210.]



SPANISH FLOTILLA OF TORPEDO-BOATS AND TORPEDO-BOAT DESTROYERS ON ITS WAY TO CUBA, DETAINED AT THE CANARY ISLANDS.

## Forest Preservation—A Great Mistake Pointed Out.

PRESERVE the State forests, stop the wanton destruction of the mountain forests in the Adirondacks, and do not deprive the water-sources of our State of the protection kind nature has given them! That was the battle-cry of all patriotic citizens during the last three decades. It awakened our several Legislatures, and some bills were passed to satisfy the just demands of our population. These bills, however, proved utterly abortive, producing no other results but increased efforts of the tree-fellers to accelerate their fiendish work. Great, therefore, were our expectations last year when it became known that the Constitutional Convention would devise means to effectually preserve our State forests. But, alas! instead of establishing some fundamental principles by which the State forests should be managed in order to secure their continued preservation and their beneficial influence upon climate and waterflow, the amendments to our constitution confine themselves to the apodictically expressed prohibition that "no tree in the State forests shall be cut, nor removed, nor sold."

This provision may, in the management of a properly-kept forest, be justified and hold good for some definite time; but laid down as the fundamennt and as a *conditio sine qua non* in the government of our State forests during a period of at least twenty, and perhaps forty, years, this purely administrative measure would do great harm, and finally lead to the total destruction of our forests, if strictly adhered to, besides depriving many laborers of income arising out of a legitimate utilization of mature and over-mature trees.

The erroneous conception of what forest preservation means and the prevention of the utilization of the forest material have with us worked adversely to the real conservation of the woods. For over-mature trees, covering sometimes hundreds of acres, are thrown down by the force of strong winds, snow-storms, etc., piled up and massed together so as to completely bar the passage, creating fire-traps of the worst kind, and these when kindled willfully or accidentally, by lightning, extend to the surrounding wood-plots and destroy them also. If, then, the helping hand of man does not at once interfere by removing the débris of plant growth, obnoxious insects are apt to settle there, increasing so rapidly that even the remaining trees of entire forests fall a prey to this pest.

Still worse are the consequences when steep hills, especially of rocky formation, become denuded of forest growth. Here the adhesion of the mostly thin soil to the mountain rock is perfected by the roots of the trees. As soon as these disappear without being replanted, landslides will be caused through rain-storms or other superabundance of water, leaving behind them not only infertile wastes, but perfectly destroying the lower places and valleys. There their sand and gravel will settle down upon arable lands, while their fertile ingredients, being made soluble, will be washed into the mountain streams.

These are only a few cases of the many in which mountain forests, when—as our present State constitution apodictically prescribes—kept intact and let alone, will be subject to destruction. If we are to really preserve our forests there is no other means left but to manage them in a systematic way. They have—

(1) To be guarded by officers from the encroachment of persons who have no right in them, and from abuses and infractions of the law by those who have.

(2) To be protected from injury of various kinds, as, for instance, from fires or other elementary damage, from destruction caused by pasturing farm animals or game, and from injuries caused by insects.

(3) There have to be performed the following principal labors: *a.* Annual felling of mature, defective, or dead trees, and their removal in such a way that no damage shall be done to young, growing trees. *b.* Periodical thinning out of places where the trees have sprung up too thickly, in order to effect a more vigorous growth to the remaining trees and render them able to withstand the hardships caused by trying elements. *c.* Vacant spots have to be filled out either by natural reproduction of the trees or by their artificial replanting, as denuded stretches within a forest invite strong winds to attack the surrounding trees and level them to the ground.

The provisions in the Forestry act of 1893, it is true, were, compared with those contained in the Forestry act of 1886, decidedly progressive, and would have, if intelligently and honestly applied, insured the preservation of our State forests. They would, perhaps, in the course of time have yielded some

income to the State. But in this act the last regard was far more prevalent than the contemplation to continually preserve the condition and efficacy of our forests, which mostly belong to the so-called "protective" or "shelter" forests. These forests, in contradistinction to the "administration forests," are managed not only for their production of timber and lumber, but also—and still more—to enable them to accomplish their destination, viz.: the retention and regulation of the water-flow into our rivers and tributaries.

The management of protective forests is the most conservative one. No tree nor shrub being cut without the most urgent necessity, and then care has to be taken for replacing the removed or fallen tree at once. For this reason we need not shed many tears for the past-and-gone Forestry act, especially as fears were entertained that the motives of many timber-cutting projects were not entirely blameless. Our forests are at present in such a desolate condition that an absolute rest—that is, the cessation of tree-cutting during a period of from five to ten years—will do them good. But to let them so alone as the amendments to our constitution prescribe would do more harm than good. The labors above alluded to have to be performed at all events, in order to prevent deterioration of the woods and to preserve them in good condition. The planning and execution of such work, however, should be confided to the direction of an expert.

In conclusion we congratulate our present Governor that he has succeeded in securing and enforcing an act by which we are enabled to acquire a large part of the Adirondack Mountains. I earnestly wish he would continue his efforts in this direction, and not cease until the State has recovered its former ownership of the entire Adirondack region, the economic value of which to the country is inestimable. H. NICHOLAS JARCHOW, LL.D.

## The Most Expensive Army Chapel in the Country.

THE most expensive army chapel built at any of the United States posts has just been completed at Fort Riley, Kansas. It is of native graystone, quarried on the 19,000-acre reservation belonging to the post, and handsomely finished in oak. Its seating capacity is 600, and it cost over \$15,000. The post, which is also the training-school for artillery and cavalry, has about 3,500 soldiers constantly in the barracks. The government has spent \$500,000 in the past few years improving it with fine buildings, and the new chapel is one of the most attractive structures on the reservation. Chaplain T. W. Barry, located at the post for twenty years, conducted the dedication ceremonies.

It would be well if all the army-posts in the country were as comfortably provided with chapel accommodations as the one at Fort Riley, but it is obviously impossible for the government to furnish such costly chapels to posts remote from the base of supplies. The location of Fort Riley gives it an advantage that most of the other army-posts do not enjoy, and it is a pleasure to record that this advantage has been thus handsomely utilized.



THE MOST EXPENSIVE ARMY CHAPEL IN THE UNITED STATES.

## New Life in Japan.

### THE IMPORTANT PART THAT CHRISTIANITY HAS TAKEN—THIRTY THOUSAND CHILDREN IN ITS SUNDAY-SCHOOLS—A REMARKABLE STATEMENT.

THE development of Japan is the wonder of the age. While the new régime nominally dates from the victory of the imperial troops over the Shogun in 1868, the feudal system was practically in force until fully three years later, so that the writer's observation may be said to have covered the whole period of the history of the new government.

There can be no doubt that there is a new life in Japan. The most striking evidence, perhaps, is to be seen in the new navy, which is attracting so much attention. In the middle of last December the strength of Japan's navy was, in round numbers, 104,000 tons, and, if we may trust reports from London, she has since that time purchased two vessels of Chili of 9,000 tons each. Included in the above are two battle-ships, each of 12,600 tons. Other vessels which will be finished by the middle of next year will bring her naval strength up to something over 200,000 tons, and give her the fourth, possibly the third, place among the naval powers of the world. She feels convinced, and some of the best European critics agree with her, that her national independence is at stake, and that Russia intends to claim for herself the right to dominate the western shore of the Pacific, even to the extent of checking the natural growth of Japan.

Another evidence of the new life is seen in Japan's political reforms. Less than thirty years ago there was a feudal government under which there was little room for personal freedom. All below the military class, constituting about five per cent. of the population, had relatively few rights. They could not even petition for the removal of abuses except at the risk of immediate death. Now they enjoy a constitutional government which has already broadened out far beyond the limits prescribed by its written charter, and which exhibits a decided tendency toward the British system. A judiciary has grown up before which even the highest officers of state may be brought at the instance of the humblest citizen.

Japan's system of education, re-enforced by a practically free press, has given a degree of homogeneity to the nation which most foreign observers fail to realize. Even the family life has radically changed. The old *patria potestas*, similar to that of old Roman days, has largely passed away, and the rights of wife and child receive a recognition from the state of which the last generation never dreamed.

Industry and commerce have found a new place in Japan's social life. The dignity of labor is in an ever-increasing degree acknowledged, and both industry and commerce are developing with marvelous rapidity. So far from this being a source of anxiety, it should be hailed as a benefit not to Japan alone, but to the world. Every gain in purchasing power has meant, and will mean, increased purchases from abroad to meet the requirements of the ever-rising scale of social life.

Now, if we consider these changes carefully we shall see that they all have their origin in a new conception of the value of the individual. In the hasty enumeration given we have followed what has seemed the order of impression upon the mind of an intelligent observer. The logical order would be quite different. The really fundamental change has been the ever-increasing assertion of the right of the individual man to liberty. "Man is worthy of freedom," the reformers said, and they pressed for liberty, a constitutional government, better laws, an improved system of judicial procedure, liberty of speech and of the press, the limitation of parental authority, etc. These reforms came, because the value of the individual was recognized. These changes mean a new and radically different atmosphere in Japan.

The principle out of which they have grown came to early Americans from Christianity, and its development has been fostered at every step by Christianity. It came to Japan from the same source. It did not come in any exclusive sense from the missionaries, though a Japanese of national reputation not very long ago said: "If it had not been for missionaries, Japan would be to day where Korea is." This remark was extravagant, and was no doubt intended so to be, but it does justly emphasize the missionary movement as an important element in the system of forces which have produced the new life. Many other influences have co-operated to create the gradual adoption of the Christian point of view in the discussion of the political and social questions of the day.

Japan is not a Christian nation—far from it. The Christian population is probably not more than one half of one per cent. of the whole; yet what may be called, and is called even by many non-Christian Japanese, Christian sentiment, is acting strongly upon every department of life. It has produced an

eleemosynary movement of remarkable power, which deals with many and varied social problems. It is represented by the strong and most admirably organized Red Cross Society, a flourishing temperance society, a prison-reform league, college settlements, hospitals, dispensaries, orphan asylums, etc. These are not all under Christian leadership—probably most of them are not; but they have grown out of Christianity, and witness to a sentiment which is distinctly favorable to the issue, which, it is believed, will mean Christianity.

The distinctively religious work has been pressed with vigor in Japan, until there are nearly 400 Protestant churches scattered all over the empire, including about 40,000 enrolled Christians, with over 30,000 children in Sunday-schools and over 10,000 scholars in day- and boarding-schools. The total number of enrolled Christians, counting the Roman and Greek Catholics—and they certainly should be counted—is, according to last year's statistics, 113,691, representing a Christian population of perhaps 225,000.

It is in an important degree because of the faith of the Christians, that each individual stands face to face with his God, that Christian individualism has gained such currency in Japan. In spite of their relatively small numbers, they are found in the most influential positions. In the first Parliament, out of 300 members of the lower house, thirteen were Christians, and among them the speaker and the permanent chairman of the committee of the whole. There has been already a Christian cabinet minister and a chief justice of the Supreme Court. The Christians are found in disproportionate numbers in the Imperial University, both among professors and students. Among the countless dailies of Japan some six or eight are called "the great papers." Of these so-called "great papers," not less than three were last autumn published under Christian auspices. The great charitable movements, while by no means exclusively, are yet largely under Christian control.

The success has been too great for invidious claims on the part of any mission, or in the interest of any one set of influences. It is the work of a divine Providence. Perhaps the most remarkable feature is seen in the close touch into which Japan has come with the life of the West—so close that she feels every movement which agitates Western society. Her life is becoming more and more one with that of the West. Unless we question the power and permanency of Christianity in America we cannot doubt that Japan is soon to become, so far at least as the dominating principles of her public and private life are concerned, a Christian nation. The efforts that missionaries put forth are with a strong and deepening current, and they look forward to a success almost unique in the history of Christianity.

DANIEL C. GREENE, D.D.

### Insurance.

[Inquirers who desire an immediate or personal response to their letters should inclose a two-cent stamp.]

THIS is a funny world, and one of the funniest things in it is the insurance superintendent of the State of Kansas. His name is Webb McNall, and I wish some one would send me his photograph, for he is a natural curiosity. Recently he made a discovery, and all the newspapers were full of it. He discovered that a compact had been entered into by the leading life-insurance companies of the country that they would not thereafter allow agents to pay rebates to persons whom they insured. In other words, these companies agreed not to permit their rates to be cut, but to charge every one the same rate, and to make every one pay the same. Most persons would have thought this a very fair proposition. Mr. McNall also discovered that Speaker Reed had been secured as referee by the companies joining in the compact, and that he was paid for his services.

Everybody in the insurance business is laughing at the "disclosure" of Commissioner McNall of Kansas, for everybody in the insurance business, and nearly everybody out of it, knows, and has known for the past few years, that such an agreement has been made by the great life-insurance companies, and that the first referee they employed was ex-Governor Russell, of Massachusetts. On his death Mr. Reed was selected, and that fact was published in all of the newspapers, and the terms of the compact were perfectly understood. This agreement has put an end to the cut-throat practices of insurance-agents, of giving to a few the benefit of a reduction in premiums, while charging others the full amount. No one has ever denied the existence of such a compact, and everybody has agreed that it is a good thing to have, because it has stopped a business that came pretty near being disreputable, if not dishonest.

These are hard times for assessment insurance companies. The insurance superintendent of Ohio is refusing to license some of them, and the courts are upholding him in his attitude. The policy-holders of the Massachusetts Benefit Life Association, which recently "gave up the ghost," are waiting, with fear and trembling, the result of a petition to the court, requiring the receivers of the concern to assess the policy-holders, in order to pay certain death-claims. These unpaid claims amount to over \$1,000,000, and the company failed because policy-holders refused to respond to further calls for assessments. The members of the United Life Insurance Association, which went into the hands of a receiver in 1896, have been served with notices that they must pay up about \$188,000 in arrears. There are over 4,000 members, and they are wondering what they are to get for their money. It is strange, in view of such occurrences—and they are frequent—that so many of my readers still ask why I prefer the higher-priced, old-line plan of insurance to the low-priced and often questionable assessment plan.

"E. S.," of Baltimore, Maryland, says that in 1871 he took out a policy in the United States Life Insurance Company, of New York, for \$5,000, payable in ten years, in ten premiums of about \$300 per year; that clause five of their policy reads thus: "That during the continuance of this policy it shall be entitled to participate in the profits of this company, according to such equitable rule or such rate of apportionment as may from time to time be determined upon by this company." "E. S." says that since 1881, when his policy was paid up, his apportionment of the profits of the company amounted to a dividend of about five dollars per year, with the exception of 1889, when he received an additional policy of \$205, which was canceled in 1894. In April, 1894, he was advised of a dividend of \$15.45, which

was all the profits resulting from the business of the preceding five years standing to his credit. Since 1894 he has received no dividend.

I reply that in 1884 the United States Life, as I recall, discontinued paying dividends on the annual plan, but announced that it would pay dividends on the quinquennial plan thereafter, i.e., every five years. But in 1889, five years after, its quinquennial dividend was paid, not in cash, but in the shape of additional insurance, on the five-year-term plan. I do not understand how "E. S." could have received a scrip dividend in 1889 and a cash dividend in 1894 if the scrip-dividend policy was intended to be continued. It would be well if he would write to the company for some explanation, and I would like to see what explanation can be made to him. Let him ask the company why term-insurance was given him in 1889, cash in 1894, and nothing since.

"J. A. S.," of Albany, writes: "I would like you to enlighten me on one point. I believe the New York Life, early this year, placed \$16,000,000 of its surplus to the reserve, to strengthen the company, as it said. A rival agent tells me that this surplus belongs to the policy-holders as a dividend, and that the transfer does not benefit the present policy-holders. Kindly inform me if the statements are correct, as I am insured under four policies."

I reply that "J. A. S." is obviously mistaken, or else his informant is misled, in believing that the New York Life has transferred \$16,000,000 of its surplus earnings to reserve. The amount is still in the surplus, but it is designated as the "Surplus Reserved Fund." This fund has a two-fold object: 1. It guarantees dividends of that amount to policy-holders. 2. It indicates the company's financial strength when tested by the most conservative standard known in life insurance. In other words, \$16,000,000 of the company's contingent profits are now definitely set aside to be paid to policy-holders when their policies mature, and this amount, when considered with the usual reserve, indicates the company's standing on a three-per-cent. basis. Your full equity in surplus is protected, and when the proper time arrives the company will pay it to you, I have no doubt. The action of the New York Life has introduced entirely new principles into life insurance, and is therefore likely to be misunderstood. The best evidence that it was made in good faith and in the interests of policy-holders is that the plans of the company were indorsed by the insurance commissioner of this State before they were adopted by the company.

### The Hermit.

#### Financial.

[Inquirers who desire an immediate or personal response to their letters should inclose a two-cent stamp.]

THE decline in Spanish securities on the foreign bourses, which almost led to a panic on the London Exchange, affected the market for American securities during the current week. There was a time, before the construction of the Atlantic cables, when Wall Street securities were affected by local conditions only. It must not be forgotten that Wall Street is now in close touch with all the stock exchanges of Europe. Influences that affect these foreign bourses, favorably or unfavorably, rapidly affect American securities, though perhaps to a less degree. Manipulation of Wall Street securities by American operators is thus rendered more difficult than it was in the days of James Fisk, Jay Gould, and Daniel Drew. A single operator now finds it extremely dangerous to undertake to control the stock market. He must reckon not only with Wall Street, but also with the exchanges in London, Paris, Berlin, and Vienna. Wall Street is no longer a local market, and no one man or clique of men controls its fluctuations.

Impulsive speculators, whose actions are guided by every portentous rumor that reaches their ears, have been moving up and down with the fluctuations of Wall Street. First they were bulls, buying for a rise; next they were bears, selling for a decline, and so they have gone from day to day. I said, some weeks ago, that I gave very little credence to the general impression that we were on the eve of war with Spain. I said, and I repeat it now, that nations do not go to war at a moment's notice. Great provocation is first required, then comes an earnest effort to adjust difficulties, and if finally a declaration of hostilities must be made, it is made in advance and before hostilities begin. Of course there may be rare occasions when an outbreak of hostilities is created by some undue or some unexpected incident, but in this *Maine* disaster affair, such a culmination is scarcely probable. With all her rashness, Spain must realize her weakness, and we have abundant proof to show that President McKinley is guided by extreme conservatism.

If my judgment is correct, the bargain days of Wall Street will continue for some weeks, possibly for some months, and it may be until fall; that is, we shall have a market more or less stagnated and subjected to influences which will not cause at one time either a very great rise or a very great fall. At such a season, speculators and investors who rush in for bargains at every decline finally accumulate all the stocks that they can carry, and then, with every depression in prices, the buying element appears to grow smaller, until finally the lowest level is reached. I have no doubt that good investments can now be picked up in Wall Street. Railroad earnings continue large, and the balance of trade is in our favor. The Klondike gold-fields, if expectations are realized, will add considerably to our national wealth. But it must not be forgotten that all business interests will suffer from a state of doubt and uncertainty regarding the outcome of our difficulties with Spain. If it were possible to have this incident finally closed, with the settlement of the score either by an amicable adjustment or by a brief season of hostilities, conditions would be vastly improved.

The stock market, during a period of uncertainty, is always subject to fluctuations, which may carry it up or down several points. These fluctuations sometimes originate outside and sometimes inside of Wall Street. A well-circulated rumor in Wall Street, backed up by a clique of money-article writers in some of the yellow journals, will do the business, and occasionally some of the great money-lenders in and out of the banks raise the rate for money and give borrowing speculators a twist that compels them to drop a good many of their holdings.

At this writing money is easy, but I would not be surprised at any time to see the money market tighten. Meanwhile, I renew my advice to my readers, that they pick up bargains in good stocks, especially the gilt-edged dividend payers, whenever there is a sharp decline, for I have no doubt that before the close of this year, and perhaps before the close of spring, prices will be higher than they are at present.

A reader in Indianapolis asks "Jasper" if he thinks a woman has any business to buy stocks. I reply that it depends upon whether she is a business woman. There is no reason why women, as well as men, should not make money in Wall Street. Women sometimes make more money than men in Wall Street speculation, for the reason that they are more conservative. My attention has been called to a notable remark made by a prominent banker of Albany, New York, Mr. G. A. Van Allen, president of the First National Bank, in a recent address. He had observed, during his long-continued service as president of his bank, that the female stockholders rarely sold, and quite as rarely bought, the stock of the bank. What they inherited they held, and were satisfied with it. President Van Allen made the observation that women, by reason of natural business timidity, cling tenaciously to all their investments, and he made the further sensible and practical suggestion that husbands, therefore, who seek to provide for their families should leave securities of unquestioned value. This is good advice, and I can do no better than to say that if any of the women who read this column desire to go into Wall Street they should purchase only what are known as gilt-edged securities, those that will have an intrinsic value through all possible fluctuations.

"C. R. S.," of Cincinnati, asks for advice regarding an investment of \$12,000. The letter indicates that he desires a permanent investment, almost in the nature of a trust fund. I cannot, therefore, recommend the purchase of the stocks mentioned by "C. R. S."—namely, Sugar and Western Union. It is true that they pay better rates of interest than gilt-edged bonds, but it is true also that they are more subject to the vicissitudes of the market than the higher-priced securities. If "C. R. S." desires a permanent life investment he should put his money in first-class bonds of first-class railroads. He may receive a better income with almost perfect security by investing in such stocks as St. Paul preferred, Northwest preferred, and Lake Shore. An investment without the guarantee of absolute security, returning still better profits, could be made in the Atchison Adjustment fours, now selling at less than sixty, and paying four per cent.; the Reading fours; Erie fours; Lead preferred; Consolidated Ice preferred; and American Cable. The last-mentioned has the guarantee of the Western Union Telegraph Company behind it, and I think has special merit.

"J. L.," of Portland, Oregon, wants my opinion relative to trading in stocks on margins; and also whether I would advise the purchase of Northern Pacific common, O. R. and N., and Sugar. He also asks what stocks I would advise him to buy "right out." I never have believed in trading on margins. That is speculation pure and simple, and it is risky business. Those who held stocks on margin at the time of the *Maine* explosion, when everything promised a steady advance, suddenly found themselves in a market half panic-stricken, and many a good man's margin was wiped out in a week, perhaps in a day, or even an hour. If I wished to speculate I should prefer Union Pacific preferred to Northern Pacific common, because the former in all probability will shortly pay a dividend, while Northern Pacific common has no such prospect. I would also much prefer the Atchison preferred to the Northern Pacific common, because there is some probability of a surplus applicable to a dividend on the Atchison preferred. A good speculation at present prices will be found in the Atchison Adjustment fours, a bond paying four per cent., and earning it, too, and selling, at this writing, about fifty-seven. If I were to buy a block of stocks outright I should divide my purchases and preferably select stocks that, by paying dividends, will carry themselves—such as St. Paul, Northern Pacific preferred, Consolidated Ice preferred, Union Pacific preferred, Leather preferred, or Metropolitan Traction. For speculation, if one can afford to buy the stock and put it away, I think the Atchison preferred, Consolidated Ice common, and Brooklyn Rapid Transit, among the low-priced securities, offer the best opportunities for a good rise when the market settles down to normal conditions.

JASPER.

### Brooklyn Navy Yard Notes.

THE bustle of warlike preparation in the Brooklyn Navy Yard takes divers aspects. Some of these are illustrated in the photographs on page 222. The important work of re-laying and re-calking the inner sill of the big dry-dock is nearing completion, and the troublesome spring beneath the southeast corner has been effectually choked off with cement. One of our pictures shows the great dry-dock, next to the largest in the United States, in its present condition; another shows it flushed with water and a battle ship floating in. Enlistment of new men for active service in the navy goes on briskly. The decks of the old *Vermont* swarm with them; the tramp, tramp of their drilling step echoes through the sombre, stony streets of the cantonment; the sound of the bugle and drum is inspiring, and the sight of groups of blue-jackets waving signal-flags—"wig-wagging," they call it—is delightfully picturesque. A paradoxical mixture of peace- and war-symbols is presented by the pigeons, with its gentle winged messengers, so amidst the grim battle-engines, guns, and shells. Here are bred the carrier-pigeons which, allotted to the various vessels setting out from this point or cruising in the neighborhood, carry quick tidings over leagues of sea, and bring it straight and safely home.

### Do You Have Asthma?

IF you do, you will be glad to hear that the Kola plant, found on the Congo River, West Africa, is reported a positive cure for the disease. The Kola Importing Company, 1164 Broadway, New York, have such faith in this new discovery that they are sending out, free by mail, large trial cases of Kola Compound to all sufferers from asthma who send their name and address on a postal card. Write to them.



President McKinley.

Lyman J. Gage.

John Sherman.

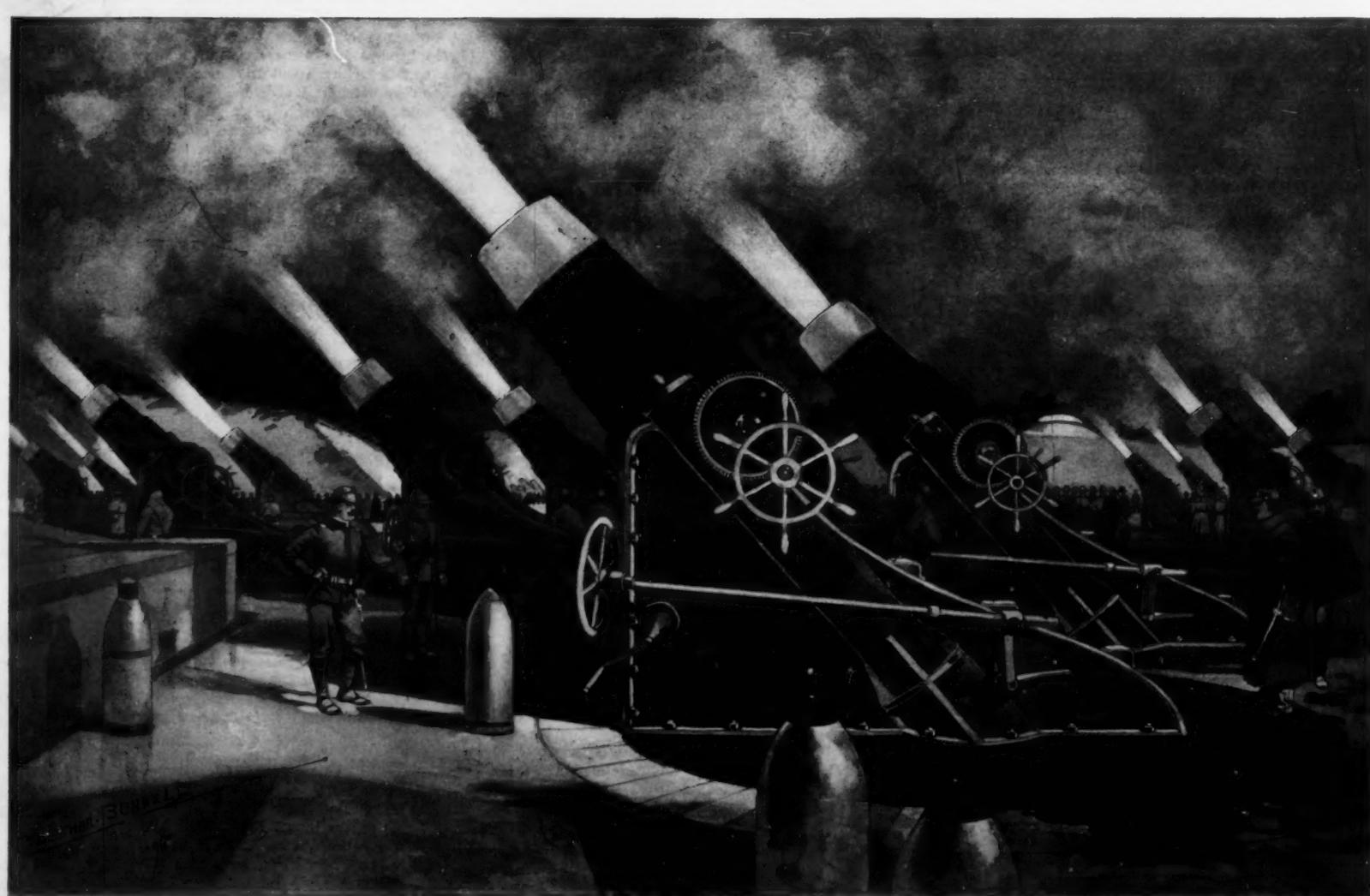
Ex-Governor John W. Griggs. Ex-Governor John D. Long. James Wilson. Cornelius N. Bliss.

General Russell A. Alger.

James A. Gary.

PRESIDENT MCKINLEY AND HIS CABINET, DISCUSSING THE SPANISH DIFFICULTY.

This is the first authentic photograph of the Cabinet as at present constituted, with ex-Governor Griggs, of New Jersey, sitting in place of Judge McKenna, as Attorney-General.



THE MORTAR BATTERIES AT SANDY HOOK, DEFENDING THE APPROACHES TO NEW YORK HARBOR.

[SEE PAGE 214.]



The "Ivory" is a favorite shaving soap because it makes a profuse rich lather, which softens the beard to be removed and leaves the skin unharmed.

It costs about one-fifth as much as the so called shaving soaps and many who have used it for this purpose for years, will not have any other.

The vegetable oils of which Ivory Soap is made, fit it for many special uses for which other soaps are unsafe or unsatisfactory.

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## WHAT IS SAPOLIO?

It is a solid handsome cake of scouring soap which has no equal for all cleaning purposes except in the laundry. To use it is to value it...

What will SAPOLIO do? Why it will clean paint, make oil-cloths bright, and give the floors, tables and shelves a new appearance. It will take the grease off the dishes and off the pots and pans. You can scour the knives and forks with it, and make the tin things shine brightly. The wash-basin, the bath-tub, even the greasy kitchen sink will be as clean as a new pin if you use SAPOLIO. One cake will prove all we say. Be a clever housekeeper and try it.

BEWARE OF IMITATIONS.

THERE IS BUT ONE SAPOLIO.  
ENOCH MORGAN'S SONS CO., NEW YORK.



PATRONIZE AMERICAN INDUSTRIES  
WEAR KNOX'S HATS  
MADE BY AMERICAN LABOR



THE NORTH SHORE LIMITED:

## The Wanamaker Store.

### The Spring's Dainty Cotton Fabrics



There isn't a textile fabric in existence which gives so much beauty for so little money as these Cotton Dress Stuffs. They fairly breathe of summer-time. Their delicate tints and graceful floral patterns are made to harmonize with Spring flowers, and the very blossoms themselves seem entangled in the warp and woof of the exquisite weaving.

With all this, they don't cost much, and that's not a small recommendation. We have a showing in Lawns and Dimities, Percales and Organies, which we think is the largest, the prettiest, and the cheapest you can find.

We'd like to send you Samples of them and let you judge for yourselves.

First, here are some forty designs in PRINTED LAWNS at 7c. a yard. Floral and conventional designs, white and navy polka dots, and some stripe patterns. Fresh and pretty goods. They have never before retailed at less than 10c. a yard.

Second, 12½c. FIGURED SWISS MULLS, at 10c. a yard. Pretty, solid colors—cream pink, light blue, maize, lavender, cardinal, navy blue, and black.

Also, SHEER LAWNS—12½c. kind—at 10c. a yard. In solid colors—light, summery tints, used either for gowns or for lining purposes.

FRENCH PRINTED JAVANAISE, 50c. a yard.

We have about thirty new patterns in these beautiful goods, mostly floral patterns on white and tinted grounds. Their clear, bright, delicate hues, and the firmness, yet delicacy, of their weaving, make them almost ideal fabrics for summer dresses. The usual prices on these run from 65c. to 75c. a yard. We offer these to you at 50c.

The above are only a few specials out of many. We are very strong indeed in the higher-priced Dimities and Organies, and, in fact, in Cotton Fabrics as a whole.

Would you like samples?

JOHN WANAMAKER

BROADWAY, NEW YORK

Please address exactly as above.

Do not let the clerk sell you any other camera under the name of "Kodak."

There is no

# Kodak

but the Eastman Kodak.

\$5.00 to \$25.00.

Catalogues free at Kodak agencies or by mail.

EASTMAN KODAK CO.  
Rochester, N. Y.

POSITIVELY GIVEN AWAY!  
150 Photographs of the Klondike  
ALASKA AND THE N. W. TERRITORY.  
Full set free to all. First and only reliable photo. ever published. Every photo, copyrighted. Interesting and highly instructive. Worth \$5.00; we give them away. Send address.  
LANE, HALL & CO., Dept. L, Providence, R. I.



The Hardest Bicycle

To build successfully is the Juvenile type, because it must stand the hardest tests, the roughest usage. That's one reason why so few manufacturers make juvenile machines. Another reason is CRESCENT Competition.

CRESCENT JUVENILES

have been built for many years; have WORKED WELL so many years. They have sold in such enormous numbers that they have practically had the field to themselves. They still have it. No others can successfully compete in appearance, service, or price.

\$2.0, \$2.5, and \$3.0

Catalogue with "Care of the Wheel" free.  
WESTERN WHEEL WORKS  
CHICAGO Makers NEW YORK

Advertise in Leslie's.

Our Famous Train  
No. 1, Fast Express to  
Denver has been re-  
sumed and will daily

Lv CHICAGO 10.00 am

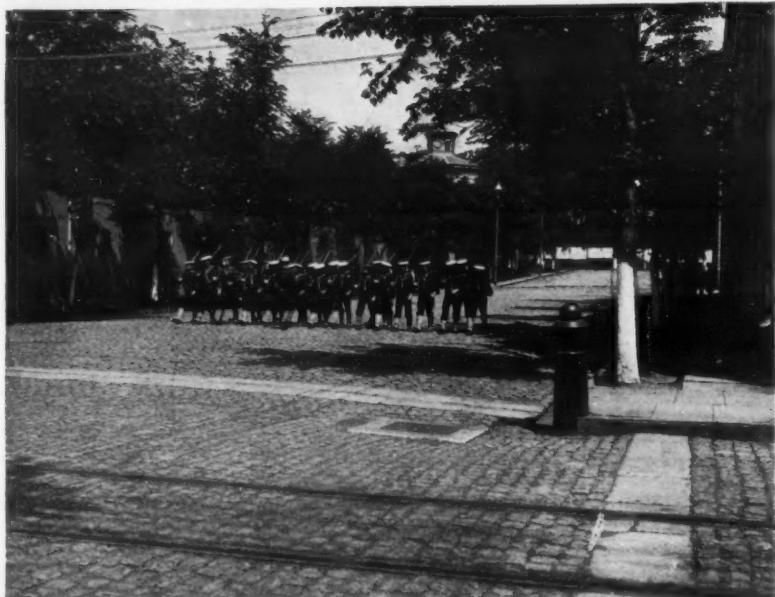
Ar OMAHA 11.50 pm

SAME DAY.  
Ar DENVER 1.30 pm

NEXT DAY.

Burlington  
Route

Leaves New York at 10.00 every morning via New York Central.  
Arrives Chicago at 9.00 next morning via Michigan Central.



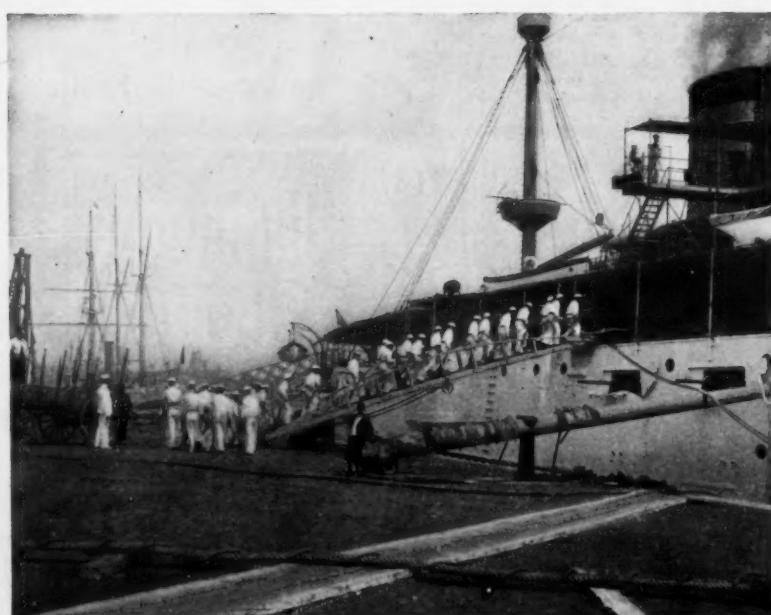
MORNING DRILL AFTER ROLL-CALL.



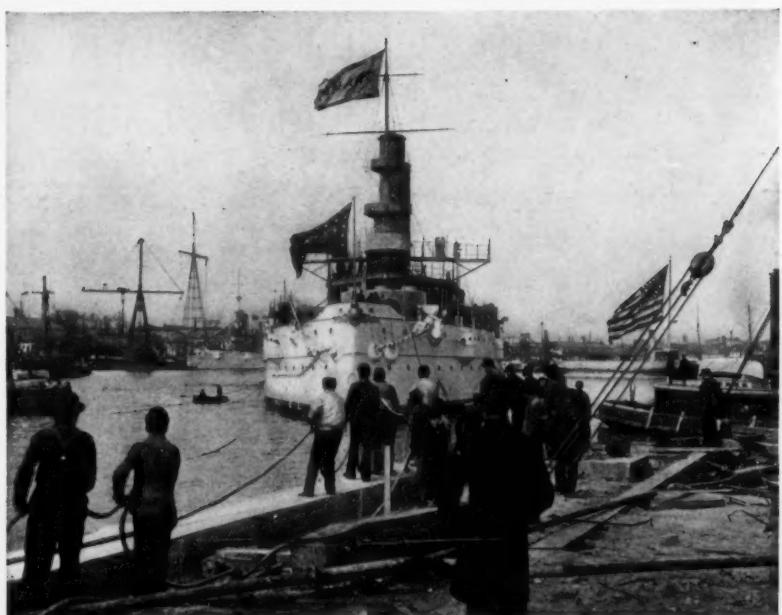
INSTRUCTIONS IN SIGNALING.



THE GREAT DRY-DOCK AFTER THE COMPLETION OF EXTENSIVE REPAIRS.



SAILORS GOING ON BOARD THE "TEXAS" AFTER THEIR MORNING DRILLS.



A WAR-SHIP ENTERING DRY-DOCK.

## ACTIVITY AT THE BROOKLYN NAVY YARD.

VIEWS OF SPECIAL INTEREST IN CONNECTION WITH THE WAR EXCITEMENT.—PHOTOGRAPHS BY E. MULLER.—[SEE PAGE 219.]





POSSIBLY BIASED.

DEACON OLDBOY (*life insurance*)—"Our beloved pastor is looking poorly. I move we give him three months' vacation with full pay."

DEACON CRUM (*undertaker*)—"No, no; let him stay and earn his salary."

## Columbia Bicycles

STANDARD OF THE WORLD.

One Price to All Alike.

### IMPORTANT NOTICE.

We agree to maintain the list price on the COLUMBIA, HARTFORD and VEDETTE bicycles as published in our 1898 Catalogue during the remainder of the season, and until Oct. 1, 1898.

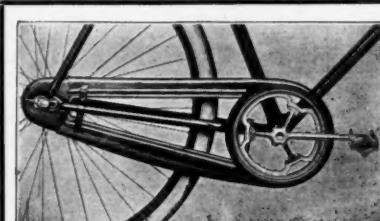
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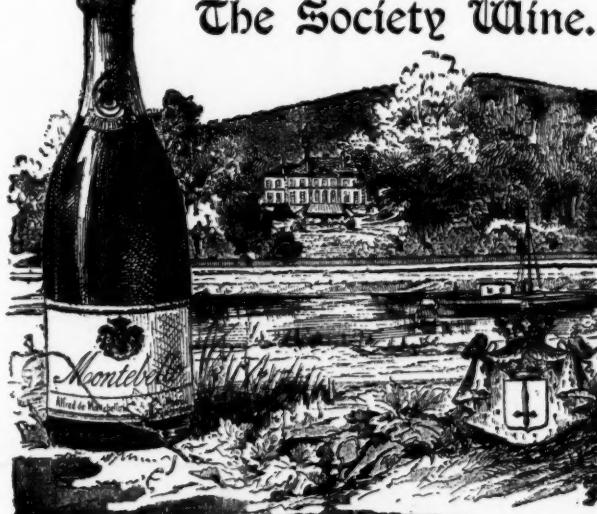
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### FORTY-SEVENTH ANNUAL STATEMENT

## PHOENIX MUTUAL LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

JONATHAN B. BUNCE, PRESIDENT. JOHN M. HOLCOMBE, VICE-PRESIDENT.  
CHARLES H. LAWRENCE, SECRETARY.

January 1, 1898.

### ASSETS.

Loans on First Mortgages of Real Estate,	\$ 5,463,730.12
Premium Notes and Loans on Policies in force,	727,159.38
Loans on Collateral,	6,600.00
Real Estate owned by the Company,	1,151,828.59
City and Municipal and Railroad Bonds and Stocks, Market value,	2,925,672.16
Cash in office,	57.03
Cash Deposited in Banks,	459,536.16
Interest accrued and due,	147,181.41
Net Deferred and Outstanding Premiums,	172,818.49
Gross Assets, January 1, 1898,	\$11,054,873.34

### LIABILITIES.

Reserve on Policies in force at 4 per cent. Interest,	\$ 10,183,846.00
Claims by death outstanding and notified,	87,774.00
Special Reserves and other liabilities,	309,178.00

\$10,430,798.00

\$623,875.34

Surplus at 4 per cent.

Policies in force, 28,269. Increase in 1897, 2,288. Insurance in force, \$46,021,069. Increase in 1897

\$3,804,228. Premium income, \$1,589,531. Increase in 1897, \$159,303.

WILLIAM A. MOORE, Ass't Secretary. WILLIAM D. MORGAN, M. D., Medical Director.  
ARCHIBALD A. WELCH, Actuary. GEORGE S. MILLER, Supt. of Agencies.

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